A GENERAL DISCOVRSE Against the damnable sect of Vsurers, grounded vppon the vvorde of God, and confirmed by the auctoritie of Doctors both auncient, and newe; necessarie for all tymes, but most profitable for these later daies, in which, Charitie being banished, Couetousnes hath gotten the vpper hande.

Wherunto is annexed another *Godlie Treatise concernyng the* lawfull vse of ritches.

Psalme. 15.

Lorde, who shall dwell in thy Tabernacle, or who shall rest vppon thyne holy-hill? &c.
Hee that hath not giuen his Money vppon Vsurie: nor taken rewarde against the innocent.

Luke. 6.

Bée mercifull, as your heauenly father is mercifull.

Vbi charitas, ibi spiritus.

Seen and allowed accordyng to her Maiesties iniunctions.

Imprinted at London for Andrevv Maunsell in Paules Church-yard at the signe of the Parret. 1578.

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TO THE HONO-

rable, and after God his moſt ſin-

gular Patron Syr CHRISTOPHER HATTON, &c. One of her Maieſties moſt Sacred and Secrete Counſaile, THOMAS ROGERS wiſheth, as hee is bounde, *helth of body, comfort of mynd, conti-* nuall fauor of his Prince, good *will of her people, loue of all men, and life euer-laſtyng.*

ICERO (as in his ſeconde booke of Diuination *appeareth) conſideryng wherin he might beſt conſume his time and ſtudie to the profite of the Common-weale, whereof he was a member, findeth at the length, that he could not doe better, or bryng a greater commoditie, than to open certaine waies to his fellowe Citizens, wherby thei might become learned in the knowledge of good thynges. For my parte (honorable and moſte bountifull Patron) I ſee not wherein I can better ſpende my tyme, (till it ſhall pleaſe God t'appointe mee too ſome other purpoſe) than in bringing ſuch thinges into a vulgare tongue, whereby the ruder ſorte of people may learne their dueties both towardes God, and man: whereby they may know that they are by nature men and not beaſtes, & by name Chriſtians, not Infidels; and therefore ſhould auoyde beſtlines and followe reaſon, and walke in pureneſſe of life, as it becometh Saincte, not wallowe in wickedneſſe like*

like sutch as knowe not God.

And although I am not ignorant, that among the learned some (as among all sortes there bee, whiche, so themselues doe gaine, care not howe many bee vndone) both thinke and speake muche against the diuulgatyng of good thinges into a common tongue: yet sure I am that nothing is more pleasing vnto God, more profitable for his church, nothing more to th'aduancing of vertue, or to the rootyng out of sinne, than is the same after the preaching of his woord. For as I graunt that VIVA VOX, or (as Saincte Hierome saide) the liuely voyce of man doth most forceablie enter into the harte, and effectually perswade, so can it not bee denied but that the wrightinges of godly men, through the secrete workyng of the holy spirite, doe maruelously moue, and many times conuerte euen from dissolute behauiour to honest conuersation, and from filthines of life to the feare of God.

This can they affirme to be true, which either in tyme of persecution could not, or in this prosperous and peaceable tyme of the Gospell, what through the grosse ignorance of some, or the too intolerable negligence of other Pastors, cannot be instructed, though greatlie they desire, and paie full deerely for the same. This can they affirme also (of any sorte, or calling) whiche make it their delight at idle tymes, to be conuersant in the holy Scripture, and to learn the counsaile of the Lord in the wrightinges of good men. And this can they affirme, which betyng sometyme in errour, and abhorring the sight of godlie Preachers, yet (through the greate mercie of God) by readyng secretlie the workes of some, whiche they could neuer bee allured openly to heare, haue been reclaimed to the flocke of Christ, and are the verie good seruauntes of God at this daie. Whereby it is apparent, how iniurious they are to their brethren, how vngratefull to their countrie, how wicked

against

againſt God, whiche miſlike, ſpeake, inueigh againſt the bringing either of the worde of God, or the workes of good men agreable to his wil, into à common tongue. As though that either God could be too muche honored, or godlineſſe of too many practiſed: as though vertue could bee too common, or for ſome kinde of men to be vertuous were not commendable.

But ſutch dealyng of theirs, doth euidently declare of what Religion they be. Iulian *the Emperour did ſtraightlie forbid the workes of learned and good men to be peruſed of any Chriſtian: But he was an Apoſtata, à reuolter from the trueth, an enimie to the Croſſe of Chriſte, à blodie perſecutor. The Turkes allowe no learning but their owne: But they are ſpoilers of good men, and ſworne enemies to the truth. If theſe men were not either againſt true Religion aduerſaries; or in conuerſation, wicked, truely they colde well abide the light of the Goſpell to ſhine ouer all. For there is no ſuche token of a giltie conſcience as to ſhunne the light. And therefore they loue darkneſſe, becauſe their deedes are exill. That policie of* Iulian *did more aboliſh the truth, than all his perſecution: That practiſe of the Turkes hath deſtroyed moe ſoules, than any crueltie vppon their bodies could haue done: This deuiliſh counſaile of Sathans lyms hath doen more harme to the Church of Chriſt in England and in other Countries, and may doe more, if it ſhould be followed, than any feare, fagot, or force can bring to paſſe. But that Apoſtata* Iulian *being wounded to the death, could ſay at the length,* Vicisti Galilæe, *Chriſte thou doſte preuaile: The Turkes for all their tyrannie haue not their will: And in ſpight of of the deuill, the Goſpell doth and ſhall floriſh euerlastinglie. The truth may be oppreſſed; the mouthes of good ſpeakers may bee ſtopped; the beſte Preachers may be lothed; Wolues and hirelinges may come in: nay, though there be,*

in many places hirelinges instede of true shepherdes, and good men (peraduenture for their owne synnes, or for the sinnes of the people peraduenture) bee lothed, though the mouthes of some through Mammon be stopped, yet will the promise and purpose of God take place, his seruauntes shalbe instructed, his enemies shalbee tolde their faultes, all shall knowe their dueties towardes God, their Prince, their betters, their equals, their inferiours, themselues, though not by wordes of mouthe, yet by wrighting: that both the godly may bee confirmed in the trueth, and the graceles conuerted in tyme and be saued. And therfore doth God in these daies, more than at any time, and in Englande (verie strangely if it be well considered) stir vp, and incense the mindes of some to wright, of others to translate: whereby as wee enioie externall happines more than many nations about vs, so are wee blessed with the ritches of the soule more than all the world againe.

Hence it is (right honorable) that as other thinges I haue doen, so of late I translated, and nowe haue published this Treatise against Vsurie. A vice as horrible afore GOD as hurtefull to a Common-weale: and therfore as necessarie to bee knowen, both of subiectes to shunne it, and of Magistrates seuerely to punish it, as may bee. A vice whiche none but infidels will vse, and no godlie men can abide. And yet a vice whiche Infidels detest, and Christians, so called, in deede no Christians, delight in. A vice whiche among the Turkes and Indians is not allowed: and so odious among the Iewes, as they vse it not, but towardes strangers. A vice so vnknowen in tymes past, that to finde an Vsurer in a Cittie was a woonder: and if any were so diuelishlie bent as to take Vsurie, he sware the giuer neuer to descrie hym. If but any probable suspicion rose of a man to occupie that filthie trade, he was taken for a deuill in the likenes of a man: his

house

house was called the deuils house, all that hee had was counted the deuils: and therefore while he liued of all sortes hee was abhorred: the Boyes in the streates would not come nigh hym, the men would not deale with him, the women feared hym, the Preestes barred hym from the holie Supper of the Lorde, and when he was dead, he was vsed like à Dogge, he had no Christian buriall.

But good Lorde, howe is the Worlde chaunged? That whiche Infidels can not abyde, Gospellers allowe. That whiche the Iewes take onelie of straungers, and will not take of their owne Countreimen for shame, that doe Christians take of their deere freindes, and thinke for so doing they deserue greate thankes. That whiche afore tyme men durst not vse but secretly, that in these daies is commonly vsed. That whiche afore tyme brought men to shame, that in these daies bringeth men to estimation. That whiche afore tyme was vsed of verie fewe, that in these daies is practised almoste of all, and made an occupation. I feare mee that many occupiers in the world which can not liue by their lawfull trade and beare à countenance, do maintaine themselues by Vsurie. I feare mee that many officers whose allowance is but verie small, and their liuing nothing at all besides, are iolie fellowes, and that by Vsurie. I feare mee, that many gentlemen whose reuennes are but simple, can bring mighty things to passe, & that by Vsurie.

I would this were all (although that were intolerable). But I would that among occupieres many, whiche hauing good trades whereby they may liue well, yet for greedines of more gaine, did not leaue their lawfull callinges, and liue onely by Vsurie: I woulde that among sutche as are called gentlemen, many whiche haue liuinges, and may keepe good houses, did not either sell all, or forsake their home to come into populous townes and liue by Vsurie: I would that many whom God hath blest with rit-

ches:

ches of this worlde, whereby they may procure good and commendable trades to liue by, refused not them to liue by Vsurie. And when I consider these thinges, I maruell with my selfe why suche enquirie is made for vagabondes, and none at all for these men, why poore wretches are straightlie examined how they do liue; and these fellowes come not into question: I maruell, and sure I cannot sufficientlie maruell, why that Roages are burnt in the eare, and Theeues are hanged, and yet these suffer no bodilie punishment at all. Roages leaue honest waies of liuing, and that wilfullie, and so doe these: Roages liue by idlenes, and the sweat of other mens browes, and so doe these. And therefore being as bad as Roages, they well deserue the punishment of Roages. Yea, but Roages lacke a dwelling place, whiche Vsurers haue, and therefore more intolerable. But Vsurers lacke some honestie which Roages haue, and therefore more horrible. There is lightlie no Roage, but either his Raiment, or his talke, or his companie whiche hee keepeth, or some one thing or other, descerneth hym from an honest man: But an Vsurer is a Wolfe in a Lambes skinne, a Mermaide with a mans voyce, a Iudas among good men, and is sildome knowen till his bloodie purpose taketh place. Againe, theefte is vnlawfull, and Theeues by good politike lawes are put to death by hanging. Vsurie is theeuerie (as out of the word of God, and the learned bookes of good men hereafter shal be proued:) and therefore Vsurers like theeues deserue to be hanged. And surelie that is to good for them. For if simple theeues, whiche robbe most commonly for neede, against their wils, in feare, in out places, secrethe, straungers, deserue suche a death, how should they be handled, whiche haue no neede, and yet will steale, and that impudently without blushing, in famous places, openly, and from their freindes? Surelie these twoo are so like, that the one

in reſpect of the other may after à ſorte, be pardoned.

And yet I would this were all, I would it reſted one-ly in particular men (although it ſhould bee in none) I would it ſtretched not to whole companies, and Pariſhes. But I certainlie beleue (ſo farre is the Canker ſpred) if diligent and ſecrete enquirie were made, that the ſtocke of many Churches would bee founde out at Vſurie, and the poore releeued by that ſhamefull gaine: and that the common Treaſure of ſome companies doeth yere-lie encreaſe by this deuiliſhe trade; and yong occupiers, or other honeſt men fallen in decaie, whiche ſhould accor-dyng to the willes of well deſpoſed perſones freely bee hol-pen, paie deerely for the vſe thereof. A thyng ſo againſte reaſon, and the Religion whiche wee profeſſe, as, almoſte, nothyng can bee more.

But what is the cauſe of all theſe miſchiefes? Truely nothing els, but (as the honourable now for his auctoritie, alwaies for his vertue, learnyng, and loue of his countrie honorable Maiſter Doctour Wilſon *in his excellent diſ-courſe vppon this matter ſaied) the lacke of penall ſtatutes. O that it would pleaſe your honour to thinke hereof (as I hope you doe, and will) and conſider how God hereby is diſhonored; the glorie of this countrie obſcured; honeſt men beggered; roages and theeues maintained; hoſpitali-tie hindered; charitie extinguiſhed, religion defaced, and withall conſider vppon ſome notable puniſhementes for theſe rotten and vnprofitable members, your glory ſhould bee greater in brynging that to paſſe, than euer was the glorie of* Hercules *for killyng the Monſters of his tyme.*

It was an olde Propheſie among the Lacedemonians, *that the loue of money ſhould bryng the deſtruction of* Sparta: *and therefore to preſerue that citie the better (as* Eraſmus *noteth) thei appointed that he ſhould loſe his life, that brought any money into that Common-weale.*

 Notwithſtan-

Notwithstanding good lawes through wicked Magistrates in tyme were neglected; good counsaile not regarded; couetousnesse crept in, and Vsurie was so common, as riche men thereby became beggers, and fre-men bondslaues. The which though many lamented, yet most of al greeued Agesilaus (*a noble capitain among the* Lacedemonians) *and therefore complained vnto the Kyng, and by sute obtained that the accoũt, or notory bookes of Vsurers should bee openly burnte vp: whiche was brought to passe. A notable punishemente for those corruorant Vsurers.* Cicero *thinketh (of whose opinion I am) that it is à Propheſie not for* Sparta *alone, but for all wealthy cities & Cõmonweales: and it maie bee for certaine, that that state is not of continuance, where vice is embraced, and vertue banished; couetousnesse crepte in, and care of godlinesse caste out; Vsurie allowed, and lawfull trades of liuyng not maintained. Now, Vsurie beeyng growen to suche à perfecte ripenes in* Englande, *as almoste there is no man, but, if he haue spare money, out it muste, whereby honeste men become beggers, and (though not in suche sorte as thei were at* Sparta) *the vertuous become, in effecte, bond slaues, to the verieſt slaues by Nature, whiche thyng full many doe greuousli lament, if it would please your honor (as noble à capitaine in* Englande, *as euer* Agesilaus *was in* Sparta) *to procure à redresse hereof, I doubt not, but as the realme should bee deliuered from à marueilous slauerie in the tyme present, so it would bee à cause that GOD should blesse this lande exceadyngly in the tyme to come.*

I wish not (honourable) not that their bookes of accountes should be consumed with fire, whiche the valiant mynde of Agesilaus *brought to passe; nor that the principall should not bee repaied, muche lesse an ouerplus paied, whiche punishemente* Plato *did appointe; nor that they should haue à double punishment more than theeues had,*

whiche

which the Romans *did enioyne them; nor that their goodes after their deceasse should be confiscate to the prince, as they were sometyme by* Kyng Edwardes Lawes; *nor that their bodies should bee banished, as thei were out of* Asia *by* Lucullus; *out of* Cicilia *by* Cato; *by* Solon *out of* Sparta; *and out of* Englande *by* Kyng Edward *the firste (all whiche were notable punishementes, and proue that Vsurers bee no members to bee cherished in a Commonwealthe) I prescribe no certaine punishement, it were punishable presumption in me, it becometh me not, only I wish that thei maie bee moste seuerely punished, the maner how, I leaue vnto your wisedome. And that maie well be brought to passe, if you once attempt the same: the poore Commons, the zealous Preachers, the better sorte of inferiour persones will assiste you, with their deuoute prayers vnto almightie God; others, like vnto your self, will aide you with godlie policie; the noble and famous* Erle of Leicester *hath been already a fauourer of this cause, and no doubte will further it to the vttermoste of his power; the honourable* Maister Secretarie Wilson *hath moste learnedlie to the vewe of the worlde, and to the greate profite of many, depainted these fellowes in their liuelie colours, and would reioyce, I am perswaded, exceadingly to see as faire a riddaunce of them out of* England *and the* Queenes *dominions, as, God bee thanked, there is of* Wolues *by the meanes of* King Edgar; *finaly, her maiestie, praised bee God therefore, hath been and is vertuoslie enclined, and will graciously allowe, what soeuer your wisedome, with other of her Counsaile and Nobilitie shall thinke meete to bee established for the profite of her people, and the glorie of God.*

Now that it maie bee knowen, that, as Philosophers through the force of reason; and the Prophetes, with other godlie men, through the Spirite of God, in all ages

haue condemned Vſurie: So the Preachers in theſe daies can not, and good Proteſtantes will not allowe the ſame, I haue been moued once againe after many learned and zealous men, to publiſhe this treatiſe in our Engliſhe tongue. And beſides that the wicked, and obſtinate Vſurers hereby (knowyng bothe how greeuouſly thei offende God, and hurte their Countrie, and yet perſiſtyng in their obſtinate impietie without repentaunce) ſhall encreaſe their paines in the pitte of hell: I doubte not, but as many as haue any ſparcles, or fire of godlineſſe within them, whiche ſhall reade this booke, euen for the onely feare of diſpleaſyng God, whiche hath foretolde that Vſurers ſhall die (he meaneth thei ſhalbe damned) Ezech. 18; that they ſhall not dwell within his tabernacle (thei ſhalbe excluded from the ioyes of heauen) Pſalme. 15; that thei muſt lende freelie, Luke. 6; though no puniſhement were appoincted by the Magiſtrate, will from their hartes repente them, if thei haue been Vſurers, and vtterly abſtaine from it themſelues, and reproue it in others.

And becauſe many, whiche delight in Vſurie, would auoide the ſame, did thei knowe the lawfull vſe, from the wicked abuſe of ritcheſſe, I haue thought it as neceſſarie for me to declare, how that ritches maie bothe vertuouſly be gotten, and vſed Chriſtianly, as to ſhewe how ſhamefullie thei are abuſed by the impietie of Vſurers. For whiche cauſe I haue annexed hereunto an other ſhort diſcourſe, and haue entituled the ſame The Lawfull vſe of Ritches. The whiche though it bee not a tranſlation altogether, as is the former parte concerning Vſurie, yet haue I taken the ſame in effecte (whiche I thinke good to acknowledge, that the auctour maie haue his deſerued praiſe) out of the learned Commentaries of the famous diuine Nicolas Hemingius.

Whiche treatiſes, bothe to ſhewe a publike teſtimonie

of

of a gratefull mynde to your honour warde, by whose encouragement I tooke them in hande, and what els soeuer I haue, or at any tyme shall goe aboute: and also of good will to many, I humbly present vnto your honour, hopyng that you will accept them in as good parte, as you haue doen other thynges of myne, not generally so profitable.

TO THE RIGHT HONORABLE & his verie good Lords,

the moſte prudent Conſuls and Senators

Of the Imperiall Cities of high Germanie in

Nordling, Weiſſenburg, Thonawert,

Giengen and Poptingen, Grace and

peace through Ieſu Chriſt

our Lorde.

GOD requireth of euerie man in his calling (prudent Senators,) both a knowledge & a ſetting forth, a confeſsion & a protection of the truth eſpeciallie beecauſe nothing is more excellent than the trueth, and nothing more pernicious than falſehode. Wherefore in as much as out of the word of God I haue learned, what may be thought of the exacting of Vſurie, I haue labored for my calling ſake diligentlie to teache, and faithfully too admoniſhe men, that they take heede of the ſame. For nothing is more hurtfull either to our ſtate in this world, or to our ſoules and bodies for euer; nothing is more againſt the ſtate of Common-weales, or ſooner bringeth them to decaye. And for that I perceiue, that, in theſe latter, and moſt perilous times of the worlde, in whiche all thinges are inclined to deuouryng and ſcrapyng together, men are ſo blinded, that notwithſtandyng the wonderfull cleerenes of the Goſpell, contrarie to ſo many, and ſo euident teſtimonies of holy ſcripture, contrarie to ſo many ſentences of the

a knowledge
& ſetting forth

reuerend

reuerend Doctors, contrarie to so many lawes both of countries, and of nature, yea & contrary to the opinions of the very Pagans, they allowe, exercise, and contende that the profite by Vsurie is lawfull gaine: I haue proceeded so far in this matter, that in my confession now extant, I haue by euident testimonies of the Scriptures, of godly fathers, and of the Lawe, proued, that Vsurie as a thing which bringeth to the soule infection, to Commonweales destruction, to mankind the wrath of God, and maketh them subiect to the tyranny of Sathan, and eternall miserie and destruction, is greatly to bee reprehended, and to be forbidden. Which my exhortation how it hath been taken, is so wel knowen to al your honours, or at least to the moste of you, that I neede not at this tyme to mention the same. In the defence of which confession (whiche when tyme shall serue we will giue out) this matter shall more copiously be handled.

And that all wise, godly & learned mẽ may perceiue, that in the reprouing and condemnyng of the moste filthy, shamefull and pestilent exactions of Vsurie, I shun not the light (howsoeuer the iudgementes of men wilbe of this libertie) therefore, as once I published my opinion of Vsurie in the Germane tongue, so now I doe the same in another language, in the whiche, either Germane, or as it is, if any find whiche doeth mislike him, let it onely be shewed, and we will aunswere him truelie and with Scripture. To reprehende, or, more truely to speake, to cauill is no harde thing, but to shewe the error, that is troublesome.

And for that both we ought to profit our country,

and

and the rumor spread of the Confession is well knowen vnto your honours, I haue supposed it most expedient to publish the same vnder your mightie protection, that it may bee knowen vnto you, both vppon what foundations I stande in this cause of dispraising Vsurie, and that I feare neither the authoritie, neither the subtilty of arguments. For the holy Scripture serues me better to victory, than the plausible sentences of all the world. I trust this my dedication wilbe gratefully accepted of you all, because it was first begon, and is now finished for the profit of my countrie, and for the propagation and defence of the trueth.

The discourse of barganing I haue therfore pretermitted, which I would haue the discrete reader to vnderstande, especially because this matter of Vsurie toucheth our profession, whiche I would take vppon mee to handle with wisedome, deliberation, and iudgement. For, as the learned knowe, to entreate of bargaining is peculier to another facultie. Notwithstanding I allowe all lawfull contractes agreable to the worde of God, according to the lawes written, and of nature, instituted, ordained, profitable, and necessarie to the conseruation and maintenance of this present life. And who shall defende the contrarie thereunto, hym let all the wise and godly accuse of filthy and damnable heresie. Now if I shall perceiue, this my doing to be gratefull to your wisedomes, as I hope it will, if by any meanes when opportunitie shall serue, I may pleasure or profit your honours, nothing of my part, God willyng, shalbee wanting to the doing of the same. And I doe counsaile

and beeseech you in the feare of God, that you haue the trueth alwaies in greate estimation, and that ye abhor, and punish all falshod and lying, euen for his sake which is the author of trueth, and the hater and reuenger of lies, and opprobrious talke.

Here I commend your Lordships into the protection of almightie God, whom I beseeche to graunt you so to repent, and to gouerne in this life, that hereafter you may raigne for euer with Christ in the world to come. At Gotingham in Saxonie.

Anno. 1569.

Your honors continuallie at commaundment:

M. Philip Cæsar,

Faultes escaped in the booke of Vsurie.

Fol.	Pag.	Fault	Correction.	
1	1	*Sustantiallie*	Substantiallie	
3	2	*Encrease*	Exercise.	
4	1	*Brigell*	Briget	
4	2	*Goodlinesse*	Godlines	
5	2	*Greate synne*	Greate some.	
6		*Arist. Solit.*	Arist. polit	In the marge.
9	in contents of the 5. capter.	*Estimation*	Opinion	
10	2	*Soueraintie.*	Societie	
14	1	*Reape the*	Reape not then the	
21	1	*Pronowne*	Pronounce	
22	1	*I am sure*	I aunswere	
23	1	*Gayne rising*	Gayne-cessyng	
26		*For differing.*	Farre differing.	
Same Page		*Deuour the father*	Deuour the fattest.	

IN THE BOOKE OF THE lawfull vse of Ritches.

Fol.	Pag.	Fault	Correction
6	1	*as one question*	as any question
9	1	*to knowe somewhat of thee*	to borrowe somwhat of thee.

THE PRINCIPALL Chapters of my Doctrine, and Confession concernyng Vsurie.

1. A Recityng of the causes, vvherefore Vsurie is founde fault vvithall and condemned.
2. A methodicall declaration of Vsurie.
3. VVhether Vsurie be lavvfull.
4. Vsurie vvhat kinde of sinne.
5. A confirmation of the true opinion, that Vsurie, as à deadly synne, is iustly misliked and condemned.
6. The iudgement of the Doctors of the pure Church in all ages concerning Vsurie.
7. Of restitution
8. Of Interest.
9. A refutation of certaine obiections.
10. An exhortation to auoyde Vsurie.

TO PROVE THAT Vsurie is vnlawfull, a learned discourse.

¶ The 1. Chapter.

¶ A recitall of the causes, wherfore Vsurie is founde faulte withall, and condemned.

FOr as muche as this case is burdened with greate preiudice, and many both ouercome with custome, pricked with the spech of the froward people, and bewitched with the glorious colours of Vsurie, doe iudge sinisterlie, and wickedly report of suche as set them selues against this Idoll of the worlde: it is both good and necessarie afore wee enter into this discourse, to recite the true and weightie causes, whereby plainly and sustantially it may bee proued and showen, that Preachers through a godly and commendable zeale, haue cõdemned Vsury, instructed their auditors earnestly to auoyde it, adhorted vsurers to repentance; and with seueritie of suspension, yea with the Thunderbolt of excommunication (thereby to bring them to the acknowledging of their wickednes, and to the doing of penance)

THE PRINCIPALL Chapters of my Doctrine, and Confession concernyng Vsurie.

1. A Recityng of the causes, vvherefore Vsurie is founde fault vvithall and condemned.
2. A methodicall declaration of Vsurie.
3. VVhether Vsurie be lavvfull.
4. Vsurie vvhat kinde of sinne.
5. A confirmation of the true opinion, that Vsurie, as à deadly synne, is iustly misliked and condemned.
6. The iudgement of the Doctors of the pure Church in all ages concerning Vsurie.
7. Of restitution
8. Of Interest.
9. A refutation of certaine obiections.
10. An exhortation to auoyde Vsurie.

TO PROVE THAT Vsurie is vnlawfull, a learned discourse.

¶ The 1. Chapter.

¶ A recitall of the causes, vvherfore Vsurie is founde faulte withall, and condemned.

FOr as muche as this case is burdened with greate preiudice, and many both ouercome with custome, pricked with the spech of the froward people, and bewitched with the glorious colours of Vsurie, doe iudge sinisterlie, and wickedly report of suche as set them selues against this Idoll of the worlde: it is both good and necessarie afore wee enter into this discourse, to recite the true and weightie causes, whereby plainly and sustantially it may bee proued and shewen, that Preachers through a godly and commendable zeale, haue cõdemned Vsury, instructed their auditors earnestly to auoyde it, adhorted vsurers to repentance; and with seueritie of suspension, yea with the Thunderbolt of excommunication (thereby to bring them to the acknowledging of their wickednes, and to the doing of penance)

haue terrefied ſuche as either wickedly doe vſe, or wilfully defende vſurie.

And although the vanitie of theſe backbiters bee ſufficiently knowen and manifeſt vnto the godly: yet the honour of our profeſſion is to bee defended, and our fame muſt bee deliuered from the eger inuaſions of theſe peſtiferous ſycophants, leſt otherwiſe the ſimple be offended, and withdrawen from the truthe, fall into their opinion.

The reaſon why Vſurie is founde fault withall.

1. The firſte is the glory of GOD wherunto, as *Paule* doth admoniſhe, all our actions are to bee directed. For God wilbe acknowledged and glorified of vs, euen as he is. And therefore did he make vs accordyng to his owne likenes; therefore would he haue vs to be redeemed with the precious bloud of his onely begotten ſunne, and therfore with his holy ſpirite through the preachyng of the word, and adminiſtration of the Sacramentes doth hee illuminate our myndes and cogitations, that due and true glorie may be aſcribed to hym alone.

The glorie of God muſt bee aduaunced.

Now they, whiche put no affiance in the giuer and beſtower of euery good thyng, but by their owne forecaſte and wiſedome, yea by vnlawfull trades, neglectyng the meanes whiche bee ordained of God, prouide for themſelues, attribute that glorie whiche is due vnto God, vnto themſelues, and their vſurie. And ſo contumeliouſly they deale with God, for whiche thing, becauſe he ſhould not ſo much as in worde be abuſed, we reprehende and condemne vſurie, that the glorie of God by acknowledgyng of his benefites, and obedience vnto his will, may ſhine and be ſeen in vs.

That God may haue his glorie, and the wicked their ſhame, Preachers finde fault with Vſurie.

2. The ſeconde; The greate, eternall, and ſtraight commaundement of God which is giuen and propoſed to all the Miniſters of the Churche, *preache repentaunce*. The preaching of repentaunce for that it is againſt all ſynnes, it muſt needes rebuke vſurie.

Preachers muſte rebuke al ſynne, and therfore of neceſſitie muſt adhort Vſurers to repent. Luke. 24.

The

The thirde, The wofull commination, whereby God doth threaten eternall damnation to all suche as either diminishe his commaundementes, or of a set ignorance ouerpasse his will in silence; or rashly presume to ad vnto his word; or carelesly neglect their callinges.

3. If Preachers spare to speake the will of the Lorde, God will not spare to punishe them. Deut. 12. Ezech. 33. Math. 5. Apoc. 22. If the commaundement or message of a earthly Prince must faithfully bee doen: muche more must the will of God.

An Embassadour of an earthlie prince beeyng sent on busines, if, without the counsaile of his Prince, he alter the forme of his Commission, is iudged to haue doen wickedlie, and iustly getteth vnto hymself the anger of his Prince and punishment for his presumption. Then what shall we thinke of those messengers, what displeasure doe they runne into, what iudgement doe they deserue, and what cruell punishment should they haue, which beyng Embassadours of Christ hymself, take suche power and libertie vppon them, contrary to the will of their almighty and euerlasting Prince, that they will chaunge, peruerte and pennit at their pleasures, whiche are placed in his worde to be beleeued, and to be obeied? For this controuersie is not about an earthly kingdome, but it concerns the glory of God, and the health of the soule; and respecteth that lyfe, whiche in deede is to be called a lyfe, the losse whereof after this lyfe cannot be recouered.

The reward of well doing is no temporal thing, but eternal happines. The punishment of Vsurers, if they doe not repent, is eternall damnation in the pit of hell.

The fourth; The consideration of the greate and wonderfull profite whiche commeth aswell to the teachers as hearers by the reprehension and condemning of Vsurie.

4. What profite Ministers get by inueyng against Vsurie. The fruites of faithfull preachyng.

We the ministers of God shall attaine this reward, if as other synnes, so we reprehend vsurie in all places, that, as faithful fulfillers of the wil of our master, we shal haue his fauour, and the testimony of a good conscience, and ioye, and cõfort, and willingnes to praie; yea & in all the race of our life, and before the tribunal seate of the sonne of God, we shall glorie, that we haue been faithfull; & before hym whiche is the knower of all hartes, our very auditors, will they or nil they, shal cõfesse the same, where then we shal

bee adorned with a floriſhyng crowne of eternall glorie.

The profit commyng to the well diſpoſed hearers of Gods word.

And the auditors whiche are tuched with a care of the ſafetie either of their bodies in this world, or of their ſoules in the lyfe to come, ſhall take ſuche fruite and profite by this preachyng of repentaunce, that, beeyng admoniſhed of the contagiouſnes of this plague whereby their ſoules are infected and killed, they prouide in tyme a medicine for the creepyng diſeaſes, leſt otherwiſe the whole part be drawen, and leaſte the ſoule polluted with this vice, and defiled with that damnable ſynne, be caſt by the iuſtice of God into euerlaſting tormentes.

5.

Vſurie hath in all ages been found fault withall.

The fift; The conſent of all the godlie and faithfull preachers in the Churche, from the Apoſtles tyme vntill this age, hath an eſpeciall force to ſtirre vp not onely a liberty, but alſo a cõtinual matter to accuſe and condemne vſurie.

Vſurers more ſeuerely puniſhed than theeues, among the old Ethnikes.

The ſixth; Becauſe it quencheth charitie, whiche is the principall chaine of humaine ſocietie: it taketh awaie the lawe of nature, from whence the poſitiue lawes are taken, whiche alſo condemne vſurie. The *Ethnikes* beeyng glorious by this light of naturall diſcernyng of honeſt from filthy thinges, haue not feared to pronounce, that vſurie is a thing deteſtable, and to be abhorred.

Cato.

To be an Vſurer was to bee a murtherer in Catos iudgement.

For they did rightlie ſuppoſe that a theefe with a double, but an vſurer with a fourfold puniſhment ſhould bee afflicted, and that becauſe he is a deſtroyer of nature. For CATO beyng demaunded what was vſurie, hauing reſpect hereunto aunſwered, that which murther was.

7.

Vſury is hereſie. Heriſie what? An obſtinate errour ſtriuing againſt the Articles of our faith.

The ſeauenth; Becauſe vſurie is hereſie. For by the iudgement of all the learned and godly writers, it is called Hereſie, *an obſtinate errour ſtriuyng againſt the foundation, that is, the Articles of our faith.* The confirmation of this definition is extant in the thirde chapter of the Epiſtle to *Titus* in theſe wordes. *After one admonition or two auoid an heretike, &c.*

Now

Now let vs applie this doctrine, that it maie bee knowen in what respect vsurie in called heresie. By many testimonies of holy scripture it maie bee proued, that vsurie is a deadly synne, as by that whiche followeth shall appeare. Now if this synne after many admonitions bee defended, and with sondrie colours bee excused & painted, and become pertinacie, then is it no more a simple, but is called an obstinate errour.

VVhy Vsurie is called Heresie.

VVhen Vsurers after sundry admonitions to auoyde their ill dealing, stand in defence of them selues, they become obstinat Heretikes.

Then a question riseth, whether Vsurie bee contrarie to the foundation of the scripture, that is, to the Articles of our faithe; But, the definition of an Article of faithe beeyng considered, the aunswere is easie. *An Article of faithe is any parte of Christian doctrine, either in the old or newe Testamente whiche is deliuered vnto vs, and proposed to bee beleeued.* For it is the propertie of faithe not to assent to à part, but to all the woorde of GOD whiche is written and giuen out to bee credited, accordyng to that of Dauid, *And in the lawe of the Lorde* (not in à parte of the lawe) *will bee meditate daie and night.*

VVhether Vsurie be contrarie to the Articles of our faith or no.

VVhat is an article of the faith.

Psalme. 1.

Now many commaundementes whiche forbid the exactions of Vsurie, are aswell in the olde as newe Testamente proposed to bee credited of vs, that accordyng too that rule our life maie bee directed, and conformed by à good conscience in newnesse of life to the honor of God, and profite of our neighbour. Therefore the forbiddyng of Vsurie, is an article of our faithe.

Wherefore thei whiche imbrace this errour of Vsurie, and with an obstinate mynde defende it, and with contentious woordes alowe it, and beyng admonished, or by strong and euident places of scripture conuicted doe cõtinue therein, and are vpholders thereof, thei maie rightlie bee accounted and proclaimed for Heretikes, as also the Ciuill lawers doe witnesse.

Obstinate Vsurers, are to bee accompted obstinate Heretikes.

And for that to fall into heresie is verie daungerous,

and beeyng in too come out againe is harde, it were good for all Vsurers to prouide and foresee, leste thei bee spotted with the staine of Heresie, and so by little at the length thei slide into suche à sincke, from whēce fewe can escape and come out. And what needes many woordes? Doeth not *Christe* and *Paule* call *Couetеousnesse*, whiche is worse than Vsurie, as *Luther* witnesseth, *Idolatrie*? For Christe saieth, *Ye can not serue God and Mammon.* And *Paule, Knowe this, that euery Fornicator, impure person, or couetous, whiche is an Idolater, hath none inheritaunce in the kingdome of Christ and of God. Let no man deceiue you with vaine woordes. For, for suche the wrathe of God commeth vpon the sonnes of vnbeleef. Bee ye not therefore partaker of them.* Euen as the *Manichees* horrible heretikes did commende Vsurie, as *Augustine* writyng of their maners and customes saieth. *Thei encrease Vsurie, and openly defende, that to bee an Vsurer is better than to bee an housbandman, because an Vsurer dooeth not breake of the members of God whiche are in Trees, Herbes, Aples, and frute whiche an housbandman dooeth. Thei beyng asked then why thei feede of the frute and Aples, Aunswere, That thei are the verie electe, and are illuminated with faithe, and by chastitie, praier, and thankesgiuyng thei purifie their life on this and sende it againe into heauen.*

Luther Tom. 7. Gen. pag. 388. fac. 1. 9. 4. & fac. 2. 9. 1. Math. 6. Ephes. 5.

August in Psa'. 132.

3. Finallie, the odiousnesse of this synne, and the abhominable and moste detestable filthinesse thereof, whereby not onely the godlie, but also all whiche haue any reason, ought to bee terrified from this so beastlie and poysoned wickednesse. Thei are called wasters, pollers, stealers of holie thynges, Theeues, Murtherers, Idolaters, cousins to fooles, as ill as madde men, because contrary to the nature of thynges thei make that too engender, whiche cannot fructifie; Thei are worse then Pagans, whiche are without Religion, wicked, not beleeuyng there is à God: To conclude,

The diuers names ascribed to Vsurers.

conclude, thei are likened to poysoned serpentes, to mad Dogges, to greedie Wormes, to Wolues, Beares, and to suche other rauenyng beastes. Yea *Luther* for their deceipt and malice, doeth almoste thinke them to bee verie Diuels. At one woorde, thei are like to vessels full of all stinking carrion, and filthe. For so doeth S. *Brigel* wright of them in this maner: *The wicked are full of ambition, and couetousnesse, whiche dooe more stincke in the sight of God, and his sainctes, than any filthe, in the eyes of men.*

Luther Tom. 7. Gen. 7. pag. 389. fac. 2. Gen. 2.

Brigil Reuel. lib. 7. cap. 36.

And what els are all temporall thynges, than filthe? The holie Ghoste by the Apostle *Paule* doeth proue the same, where he saieth: *They whiche will bee riche, fall into temptation, and snares, and into many foolishe and damnable desires, which tourne men to decaie and destruction: For the roote of all euils is coueteousnesse, whiche some desiryng, haue departed from the faithe, and haue wounded themselues with sundrie sorowes.* Finallie, as filthie men thei are horriblie polluted, and with the staines of synne not onely contaminated, but ouercouered; barred frō the kyngdome of God and Christe, and driuen from all grace and blessyng of God, and through the displeasure of the almightie subiecte to the curse, to Sathan, to hell fire. For what greater miserie can bee to the soule?

Temporall thinges in comparison but filth.

1. Timoth. 6. The daungers whiche the rich are subiect vnto.

Therefore thei whiche well and christianly doe thinke that the glorie of GOD is to bee spred abrode, preached and protected; and the commaundement of the almightie, the greate kyng, and Lorde, our heauenly father to be obeied; that his threatnynges are to bee trembled at, his anger to bee feared; the power of Sathan to bee detested; the bodily and eternall paines to bee shunned, the saluation of the soule to bee greatly esteemed, sought for, and accounted of, the fauour of God, and blessednesse to bee loued; charitie too bee exercised; the lawe of Nature to bee obserued, not destroyed; the Heathens in honestie of

The conclusion with a repetition of the fore mentioned causes.

conuer-

conuerſation, and goodlineſſe to bee excelled; hereſie too bee deteſted, abhorred, and auoyded; thy will bee ſo farre from beeyng diſpleaſed with the reprehenders and condemners of Vſurie, eſpecially with Preachers and good men, whoſe office driues them to rebuke ſynne, that thei well iudge them moſte worthie of good will, fauour, and commẽdation for their faithfulneſſe. For the plaineſſe and openeſſe of thoſe greeuous caſes now numbred, cannot chuſe but bee ſeen, not onely of the godlie, but alſo of the verie wicked, eſpecially in ſuche à cleare light of the Goſpell reueled. For the faithfull ſeruauntes of God take this matter in hande, not driuen thereunto by the writynges of man, nor through ambition, or deſire of reuenge, but, by the ſtraight and ſeuere commaundemente of GOD, and for the ſaluation of the Churche, and their owne ſoules, are compelled thereunto: whereby in the preachyng of Repentaunce, thei rebuke Vſurers as well as other ſynners; that either thei maie amende, or, if thei perſeuer in their obſtinate malice, at the leſte that the preachers bee not accuſed for neglect of their duetie; nor thoſe limmes of Sathan maie haue any thing, wherewith to cloke their impiete.

VVhere faultes are winked at, horrible ſinnes are accounted vertues.

¶ The 2. Chapter.

A methodicall or orderly diſcourſe of Vſurie.

what this word Vſurie ſignifieth

IN iudgyng of controuerſies we muſt looke to the foũtaines, that the mynd of the ſearcher maie bee certified of the vndoubted truthe, that in the explication the iudgement wander not from the true ſenſe. The names of thynges are rightelie called notes, whiche beeyng either altogether vnknowen, or not perfectly

The knowledge of tongues neceſſarie.

fectly vnderstoode, it muste needes followe that the thynges themselues bee verie obscure. And therefore in the iudgyng of controuersies, it is verie necessarie and expediente throughly to vnderstande and knowe the kinde of speche, whiche is vsed.

The worde of God, whereby God hath manifested hymself, is written in Greeke and Hebrue. The beginnyng therefore of the woorde Vsurie, is to bee sought especially in these two lāguages. In many places of the old Testament the word *Neschech* is read which signifieth Vsurie; it is deriued frō the verbe *Noschach*, which signifieth to bite, to gnawe, and deuoure as Serpentes, mad Dogges, and greedie Mise doe. For as à venemous Serpent by his bityng doeth instill his deadly poyson in to the bodie, whereby the whole bodie is infected, and so, by and by through the vehemencie and deadlinesse of the poyson, life is taken awaie: And as à mad Dogge doeth driue the bodie whiche he biteth into madnesse: And as à greedie Mouse by gnawyng the bread, doeth cause thesame oftentymes to bee vnmeete, either to bee eaten, or vsed: so Vsurie by an incredible suddainesse doeth deuoure substance; bryng the bodie into worldly miserie; and the soule into euerlastyng tormentes. No doubt this name is giuen to Vsurie to shewe the filthinesse, and force thereof, which euery godlie and well disposed person should cōsider diligently & with care, that so thei maie abhorre that synne more than either Dogge (as thei saie) or Serpente; and with all studie should beware of thesame, leaste otherwise thei either consume their goodes lamentably, or come to them vnlawfullie, and so fall into the displeasure of GOD, whiche with greeuous paines will eternally torment them.

The word of God written in Greeke and Hebrue.
Vsurie what according to the Hebrue worde.
Neschech vsury.
Proper similitudes applied to Vsurie.

Vsurers like. Poysoned Serpentes. Madde dogs. Greedy Myse.

And that the certaintie hereof maie bee knowen, I

Lyra in enarratione Cap. 22. Exod.

will confirme which I haue ſaid, by the words of Lyra, who ſaith: *As à Serpente bityng ſecretlie is not ſenſeblie perceiued at the firſt, but afterward ſwelleth, & the effect of his luttle bite cõmeth into euery part of the body: ſo the hurte by Vſury though it be not knowen at the firſt, yet at length it aſpireth to à greate ſynne, and deuoureth the whole ſubſtaunce of man.* So ſaieth Lyra. And therefore, whiche is woorthe the notyng, couetouſneſſe, the mother of Vſurie, is therefore called *Beza*. For it commeth of the verbe *Boza*, whiche ſignifieth to wounde. For as thei whiche are wounded, through the effuſion of their blood, and perill of that parte of the bodie whiche is hurte, doe fall into ſickneſſe, and daunger of life: ſo men circumuented by the euill dealynges of the couetous, are bothe expelled out of houſe and home, and compelled oftentymes through neede to pine awaie.

Vſury the daughter of couetouſnes. Beza.

Couetous men are cutters.

In the newe Teſtamente theſe twoo names of Vſurie are moſte common, to wit, *Daneiſmos*, and *Tokos*, the later of whiche deriued frõ the verbe *Tikto*, whiche ſignifieth to beget, or to bryng foorthe, doeth plainlie ſhewe foorthe the nature and force of Vſurie: that, contrarie to the nature of money, whiche is à thyng barren and fruteleſſe, it bringeth forthe à child. Thence is it called in Hebrue *Tarbis*, and in Latine *Fœnus*, as it were *Fœtus*, the frute of the wombe.

Vſurie what according to the Greeke phraſe of ſpeech. Daneiſmos, Tokos, Vſurie.

Tarbis. Fœnus quaſi fœtus.

Now conſider how greate is the blindeneſſe, or rather the madneſſe of men in theſe dotyng daies of this worlde, that to à thyng frutleſſe, barren, without ſeede, without life, will aſcribe generation: and contrary too nature and common ſenſe, will make that to engender, whiche beeyng without life by no waie can encreaſe. And therefore *Ariſtotle* an *Ethnike*, and without all knowledge of Chriſtianitie, for this cauſe dooeth pronounce Vſurie to bee à thing deteſtable, and to bee abhorred,

Vſurie contrary to nature.

Ariſtotle an Ethnike condemneth Vſury.

horned. His wordes are these: *By good reason hath Vsurie come into the hatred of man, because money is onely reaped, and is not referred to the exchaunge of thynges, for whiche cause it was firste inuented. For contrarie to the course of nature, Vsurie doeth augment and encrease money, from whiche it is so called.* Wherefore in this so excellente and wounderfull cleareneſſe of the Goſpell, let Chriſtians bee aſhamed to iudge that allowable, whiche à prophane Philoſopher ſo highly did condēne Hetherto of the definition of the name Vſurie. For I thought to vtter and ſhewe forthe ſuche names which the Prophetes and Apoſtles haue eſpecially aſcribed vnto theſame.

Arist. solit. lib. 1. Cap. 7.

Vsurie what?

Exodus. 22. *If thou lendeſt thy money to my people whiche are among you inmiſerie, doe not oppreſſe them, neither put Vsurie vpon them.* Luke. 6. *Lende, looking for nothyng againe.* By theſe teſtimonies out of the old and newe Teſtament, this definition of Vſurie may bee gathered. *Vsurie is à gaine aboue the principall, exacted onely in conſideration of the loane.*

Exo: 22. Lu: 6.

Vsurie what.

Many ſortes, accordyng to the ſundrie kindes of thynges vſed, might be declared of Vſurie, but I thinke it needeleſſe to make any ſubtile diſtinction, when as in that one, whereof the ſcripture doeth ſpeake, all maie bee eaſely included. When, to wit, in the loane of any thyng, either of money, or of corne, &c. wee are contente for the lendyng to receiue more than wee gaue, that couenaunte is called Vſurie, and is condemned in many places of holie Scripture, as hereafter ſhalbee ſhewed. Whereof Bernard ſaieth notablie: *Vsurie is à legal theefe, foretellyng afore what he doth mynde afterward to ſteale.* The efficient cauſe of Vſurie, is the ſorceric

The kindes of Vſurie.

Vſurie in Corne &c. as well as in Money.

A legal theef

Bernardus li. de cura rei familiaris.

Efficient.

ceric and bewitchyng of Sathan. For euen humane reaſon, not altogether quenched by the Diuell, dooeth deteſt and abhorre all ſuche thynges as deſtroye nature, as Vſurie doeth.

Of vſurie the cauſe { Materiall. Formal. Final.

The materiall is money, corne, wine, and any other thyng whiche wee maie conſume.

The formall is the filthie ſnares, whiche are laied for temporall goodes.

The finall, or the ende therof is, that Vſurers maie enriche themſelues, by impouerifhing of others; and that thei may ſpend their daies pleaſantly in idleneſſe without paine; that ſuch as ſtand in neede, maie be brought into extreme pouerty & miſerie, yea, & that multitudes hauing ſo vndoen themſelues may in greif, hunger, and wretchednes cõſume their daies in this miſerable world.

Effectes of vſurie.

Vſurie offendeth God, and, without repentaunce, purchaſeth his heauie wrathe and eternall damnation; it quencheth charitie, diminiſheth ſubſtaunce; maketh accurſed; bryngeth into the greeuous ſlauery of the vngodlie; it is the deuourer of good men; the deſtroyer of all humane ſocietie. And therefore Vſurers bee rightly called *Noſchim*, that is, Oppreſſors.

Nehemez. 6.

Cato.

Cicero Officiorum lib. 2. An Vſurer, a murtherer.

And hence it is that *Cato* likened Vſurie to à ſworde made for the deſtruction and decaye of life. For ſo beeyng asked, *What it was to bee an Vſurer* (as reporteth *Cicero*) aunſwered, *That whiche is to bee à Murtherer.* It is greatly to bee lamented, and with vnfained teares to bee bewailed, that wee, to whom the will of GOD through his vnſpeakeable mercie is opened and reueiled, wee Chriſtians ſhould bee ſurpaſſed of the verie Pagans in godlineſſe, but without all controuerſie in his tyme, God by the greeuouſneſſe of paines, will reuenge this impietie.

The thinges contrarie to Vſurie.

The thynges whiche are contrary to Vſurie, is the

commaundemente of God; the duetie and obedience, whiche by an immutable order, the creature oweth to his creatour; the threatnynges of puniſhemente bothe temporall and eternall; the loue of our neighbour; the equitie and equalitie ordained for conſeruation of humane ſocietie: The law of Nature, & the poſitiue lawes.

¶ The 3. Chapter.

Whether Vſurie be lawfull.

Owe, beecauſe the matter doth ſo require, wee will encounter with Vſurers, and deale with this queſtiō whether Vſurie be lawfull, or no?

Seeyng that Vſurie by the expreſſe worde of GOD is plainly forbidden, there is no queſtion but it is vnlawfull. For man is accordyng to the likenes and ſimilitude of God created, by the Sunne redeemed, and ſanctified by the holy ghoſt, that in him the knowledge and glorie of God may ſhine, and bee ſeen, that obediently he ſhould ſerue God, that he ſhould declare and manifeſt the gratefulnes whiche hee oweth to his maker for all the benefites whiche he hath receiued.

The ende of mans creation, redemption, and ſanctification.

That God moſt ſtraightly and ſeuerely hath forbidden the ſame, it is apparent by theſe teſtimonies which follow, collected out of holy ſcripture.

Vſurie forbidden by the word of God.

Thou ſhalt not ſteale. Exod. 20.

If thou lendeſt thy mony to my people which are among you in miſerie, doe not oppreſſe them, neither put Vſurie vppon them. Exodus. 22.

Leuit.25. *If thy brother bee waxed poore, and fallen into decaye with thee, thou shalt releeue hym, both the straunger and the soiorner, that hee may liue with thee. And thou shalt take no Vsurie of hym, or vantage, but thou shalt feare thy God, that thy brother may liue with thee. Thou shalt not giue hym thy Money vppon Vsurie, nor lende hym thy corne for encrease.*

Deut.23. *Thou shalt not hurt thy brother by vsurie of Money, nor by vsurie of Corne, nor by vsury of any thing that he may be hurt withall.*

Ezech.18. *He that lendeth vpon vsurie, and taketh ouerplus, shall this man liue? He shall not liue.*

Psal.15. *He that hath giuen his money to Vsurie, shall not dwell in the tabernacle of the Lorde, nor rest vpon his holie hill.*

Luke.6. *Lend, looking for nothyng therby.* When he saith lend, he biddeth not to giue, but hee would haue the principall to bee restored. But he doth forbid that any thyng should be exacted more than was lent. And yet borowyng in extreme necessitie, the thyng borrowed should be repaied.

Ephes.5. *Let not couetousnes bee once named among you, as it becometh samctes.*

1.Timoth.6. *Couetousnes of Money is the roote of all euill.*

These euident and plaine testimonies not onely of the olde, but also of the new Testament, drawen out of the most cleare fountaines of Israell, and witnisyng of the pleasure of God, doe approue to all men that Vsurie is forbidden of God, and therefore vnlawfull.

The 4. Chapter.

What kinde of synne Vsurie is.

Sith

SIth by so many plain, notable, and euident proofes out of the old and new Testament it is apparent that Vsurie is vnlawfull, and forbidden by the mouth of God, vsurers will demaunde whether it bee a synne veniall or mortall? We, omittyng all superfluitie of vvordes, in one or twoo argumentes will comprehende the whole state of this question.

No Idolater shall possesse the kingdome of heauen. Euery Vsurer is an idolater, because he is couetous. But euerie couetous person, as witnesseth Paule, is an idolater. The first argument. Ephes. 5.

Therefore no Vsurer (whiche perseuereth without repenting) shall possesse the kingdome of heauen.

Who soeuer doth serue Mammon, cannot serue God. Euery Vsurer is the seruaunt of Mammon. 2. Math. 6.

Therefore hee is not the seruaunt of God. The consequent is good.

For no man can obey two maisters commaunding sondry thinges, at one and the same time, as witnesseth Christ.

Whatsoeuer is doen contrarie to the expresse commaūdement of God, is a mortall synne, according to that, Cursed be he which doth not all thinges. Againe, Math. 5. *He which breaketh one of the smalest commaundements, and shall so teache men, hee shalbe counted the leste in the kingdome of heauen.* 3.

But the expresse Commaundementes of both Testamentes recited in the Chapter afore doe easely proue, that Vsurie is forbidden of God. Therfore we pronoūce according to these testimonies of scripture, that whosoeuer doth exact any thing more than his owne for the lending of his goodes, is polluted and defiled with deadly synne. And I

proue.

proue the same out of the worde of God: because Ezech. *18. and* Psal. *15. eternall damnation is expresse denounced to all which by couenaunt doe exercise the trade of Vsurie. Hence doth* Ambrose *saie, if anie take vsurie, he is a theefe, and shall not liue.*

Ambrosius lib. de bono mortis.

Neither may Vsurers, or the defenders thereof whosoeuer they are, striue, or muche contende with vs. For we are Legates, as *Paule* saith, and the dispensors of the misteries of God, called and sent of God to signifie his will to all mankind. And for that he hath committed vnto vs a forme or instruction (the wrightinges of the Apostles and Prophetes) containyng all those thinges whiche hee would might be showen to the counciles and assembles of mankinde, it is our dueties, as Ministers, neither to omit, nor to adde, nor peruert, but faithfully, and diligently to signifie whatsoeuer in Scripture by the singular counsell of God is comprehended, and proposed to vs. Let them bee deemed hypocrites whosoeuer do either for idlenes, gaine, fauour, or transitorie prefermēt, either not touch this vice at all, or ouerpasse it slightly. When dispensation should bee giuen, and when not, *Luther* doth notably showe in these words: *Know this notwithstandyng, that these thinges are spoken of our lawes, and of this corporall life, not of the Lawe of God, of his promises, or Sacramentes: for there the wordes must take place according to this sentence: He which loueth either father or mother more thā mee, is not fit for mee. But in those thinges whiche we are commaunded to doe, there is a charitie reserued to moderate the Lawes, and all our actions, whiche especially is to bee respected.* So that with our owne lawes we may dispense, but not with the lawes and ordinances of God. For God will haue his decrees to bee kept inuiolable. And therefore doth he so oftē by greuous threates of intollerable tor-

Vsurie is not to be dispensed withall. Luther super cap. 13. Geneseos.

ments,

ments, and by notable examples of the paynes of wicked men, terrefie from the same.

¶ The 5. Chapter.

A confirmation of the true estimation, that Vsurie is vnlawfull, condemned, and damnable.

1. *From the definition of Vsurie.*

EVery gaine, whiche, contrarie to the expresse commaundement of God, in respect of lending is exacted aboue that whiche is lent, is vnlawfull, and to be auoyded. The maior.

Vsurie is suche a gaine. The minor.

Therefore is Vsurie vnlawfull, and to bee auoyded. The conclusion.

The maior, or the former parte of this reason is proued by those testimonies of Scriptures aboue mentioned.

The minor is manifest by those places taken out of *Exod. 22. Leuit. 25. Luke. 6.* So that the conclusion is strong and good. For if all vnlawfull gaine bee forbidden; and Vsurie be an vnlawfull gaine, it muste followe that Vsurie is forbidden.

2. *From the kindes of Vsurie.*

No kind of Vsurie by the worde of God is allowed, or graunted, especially to the people of the newe Testament, accordyng to that of Christe: Luke. *6. Lende, looking for nothing thereby.* The antecedent.

The consequent *Therfore neither the Vsurie of tenne or fiue in the hundred, is, &c.*

The consequent is good. For if all Vsurie be forbidden: then the gaine of fiue in the hundred, or of one pennie, yea of one Barly corne gotten by Vsurie, is vnlawfull.

3. *From the signification of the names giuen to Vsurie.*

The maior. *Names are significations of thinges.*

The minor. *These wordes Neschech, Tarbis, and Techochin, do signifie a thing hurtfull and forbidden. For Neschech signifieth byting or gnawing. By Tarbis is ment an ill encrease, because Vsurers make that to fructifie whiche is fruitles, whiche by the witnes of Ethnikes is contrarie to nature. Techochin noteth that Vsurers deale not simply like honest men, but with craft and subtiltie.*

The conclusion. *Therefore the thing signified by these names, which is Vsurie, is hurtfull and wicked.*

The conclusion is good. For those argumentes are most especiall, which are taken from the true sense and signification of wordes.

4. *From coniugates.*

The antecedent. *Vsurers are excluded out of the Tabernacle of the Lorde, Psal. 15.*

The consequent *Therefore is Vsurie a thing wicked and detestable in the sight of God.*

The conclusion is good. For the forbidding, condemning, or punishing of a thing by GOD in anie person, sheweth that the thing it selfe is wicked and vnlawful.

5. *From a diuision.*

To forbid that whiche by the Diuine, Humane, Ciuile, and Canon Lawe, by many auncient and newe ordinances of godly Princes is condemned, is necessarie, godly, and commendable. The Maior.

Vsurie by all these is forbidden, and condemned. The minor.

Therefore the forbidding, and condemning of Vsurie is necessary, godlie and commendable. The proofe of the minor may be found in Deut. Cap. 22. 23. Leuit. 25. Ezech. 18. Psal. 15. &c. The conclusion. Though the author doth not sufficiently confirme euerie parte of the minor, yet whosoeuer will take the paines to oueruewe in M. Doctor wilsons discourse vpon this matter, the Orations of Ockerfoe, and the Ciuilian, shall easelie see that it is true.

6. From the effectes.

Impossible is it that the effect should wholie bee worser than the cause. The maior.

The effecte of Vsurie in respect of the giuer are pouertie, hunger, griefe, wretchednes, and beggerie, in respect of the receiuer bee goodes gotten by subtiltie, or to speake more plainlie, heaped together by theeuerie, the ouerthrowe of Common weales, the vengeaunce of God, cursings, an euill conscience, subiection to Sathan, eternall damnation, and after the death of the scraper of them, a prodigall or tragicall wasting of these ill gotten riches. The minor.

Therefore is Vsurie detestable. The conclusion.

The Minor is easily confirmed, bothe by authoritie of scripture: and by daiely experience.

7. From absurdities.

That doctrine whiche hath many absurdities and inconueniences, can not bee true, certaine, and sufferable. The Maior.

That doctrine whiche allowethe Vsurie, hath many absurdities and inconueniences. The minor.

Therefore it muste needes bee a false doctrine, and is The conclusion.

intollerable in the Churche.

The Minor is euident. For it is cleane contrary to the manifeſt Scripture, bothe of the olde and newe Teſtamente. It aboliſheth the commaundement of Chriſte. Luke. 6. *Lende, looking for nothyng thereby*; it quencheth faith and all neighbourhoode; it ouerthroweth the law of Nature, *Whiche you would an other man ſhould not doe vnto you, doe not offer vnto any*; it breaketh good ordinaunces in common weales, agreable bothe too the lawe of Nature, and to the woorde of God; it diſſolueth humaine ſoueraintie by vnequall dealyng, and finallie it baniſheth an eſpeciall parte of the miniſterie or Goſpell of Chriſte, the preachyng of repentaunce.

8. *From a neceſsitie.*

The maior. *Wee are bounde to obeye the commaundementes of God.*

The minor. *But God doeth commaunde vs frely, without any hope of lucre for the loane, to lende our money, or other thynges to our neighbours.*

The concluſion. *Therefore his commaundement is to bee obeyed.*

The concluſion is ſtrong. For Chriſtians are ſtreightly bounde to obeye God, accordyng to that, Roma. 6. *Wee are detters. &c.*

9. *From an impoſsibilitie.*

The maior. *It is impoſſible that à man at one and the ſame tyme, ſhould haue faithe, and an euill conſcience.* 1. Timothe. 1. Roma. 14.

The minor. *All Vſurers haue an euill conſcience.*

The concluſion. *Therefore thei wante faithe, and by à conſequent it is impoſſible that thei ſhould bee ſaued; as long as wittyngly*

and

and willyngly thei perſeuer in that ſynne without repentyng.

The Minor is manifeſte, for wittyngly and wilfully thei dooe violate the expreſſe commaundementes of God: Ezech. 18.

10. *From the leſſer to the greater.*

If theft deſerue death The antecedent.
Muche more doeth Vſurie. The conſequent is good. The conſequent
For Vſurers without neede, continuallie, without ceaſſing doe rape & ſcrape ritches together. Theeues do the ſame onely in tyme of neceſſitie, and many tymes driuen thereunto by the crueltie, and vnmercifulneſſe of them in wealthe, whiche haue no pitie on their miſerie. And therefore doe Vſurers deſerue a greater puniſhment. Hence it is that among the Romans Vſurie had a double puniſhement more than Theſte.

11. *From a contrarie.*

To helpe and to hurte are twoo thynges cleane contrarie as maie bee. Therefore at one and the ſame tyme thei cannot bee in one and the ſame perſone. Therefore that gloriyng of Vſurers, that in lendyng to their neighbours in neceſſitie thei dooe them good, is a moſte impudente and ſhamefull vntruthe. For it is moſte certaine that Vſurie dooeth drawe out one parte of humane ſocietie. For Vſurers take more than thei gaue, therefore is not Vſurie too bee accounted curteſie, or freindſhip. The antecedent. The conſequent.

12. *From thinges oppoſite.*

Onely twoo Kyngdomes there bee, of God and of the The maior.

Deuill, a third cannot bee shewen.

The minor. *But in the kingdome of God no mortall, or any synne hath dominion.*

The conclusion. *Wherefore, sith it hath been proued that Vsurie is a deadlie synne: it followeth that all Vsurers are so long in subiection to Sathan, vntill by grace thei repent, and bee conuerted vnto God.*

13. *From the nature of relatiues.*

The antecedent. *In lending there is no ware.*

The consequent *Therefore no price should bee paied. For he whiche asketh à price and giueth no ware, is a damned Vsurer.*

14. *From a contradiction.*

The antecedent *God doth forbid Vsurie.*

The consequent *Therefore doeth God neither allowe, or permit Vsurie.* The consequente is good. For it is impossible that twoo contradictories in whiche resteth no ambiguitie, should together at one tyme bee either true or false. Wherefore, sith God hath forbidden Christians too vse the same, certainly hee dooeth no waie permit, muche lesse allowe it.

15. *From an inuersion.*

Vsurie is too bee permitted leaste humane societie bee dissolued, and men perishe for want of releef.

Naye, therefore it should not be permitted. Because by inequality it ouertroweth all humane societie. For whyle one part is made ritch, the other cometh to beggery, wherby both the poore through greefe and honger doe pine awaie, and God is prouoked with greuous plagues to afflict

the

the whole state for this vnmercifull Vsurie.

16. *From an example.*

Nehemias did well and commendablie in abrogatyng Vsurie. The antecedent.

Therefore godlie Magistrates, whiche by wholesome lawes forbid, and by seuere punishemente abolishe Vsurie, doe well and commendablie. The consequent

The consequent is good. For the reason is like. For bothe agree with the commaundemente of God: too whiche euery man in his place must bee obedient.

17. *From the auctoritie of holie Scripture.*

Neither the Prophetes, nor Christe, nor the Apostles at any tyme did allowe or permit Vsurie, but rather forbid that any thyng should bee taken of Christians, and of their brethren, more than was lent. The antecedent.

Therefore in a foolishe, and wicked boldnesse doe they violate the Scriptures, and greeuously offende, whosoeuer doe either approue or permit Vsurie, or for loane take any more than thei lent. The consequent.

The antecedente is confirmed by all the testimonies of Scripture aboue mentioned.

These argumentes I would haue the greate money-mongers, and patrones of Vsurie, by testimonie of Scripture, to dissolue. But if thei cannot, let them vnderstande that to the truthe of God thei are poisoned enemies, and of an hellishe opinion Deuilishe patrones.

¶ *The 6. Chapter.*

The

The iudgement of the Doctors of the pure Church in all ages concerning Vsurie.

THese being taken out of the Bowels of the holie Scripture, we wil nowe subioyne the iudgements of the chiefest Diuines both olde, and newe, in the purest Churches.

The Churche when to be harkened vnto.

And although faith doth not depend of any humane auctoritie, but of the testimonie and word of God: yet this rule is to bee obserued, *That the Churche is so long to be harkened vnto, as it vttereth that doctrine whiche is reuealed from God.* For the Churche is a witnes of the workes of the Prophetes and Apostles. But as a witnes may not alter the narratiō which he should vtter: so is it not lawful for the Church to alter the doctrine of those bookes. For she hath auctoritie from God, whiche addeth notable miracles to confirme the author. Therefore the Churche hath her honor, neither is the confession of the true Churche to be contemned, but this precept must be kept: *Trie the spirites whether they are of God or no.*

The Churche may not alter the woorde of God.

Now therefore let vs consider what sayinges of the *Prophetes* and *Apostles*, and what testimonies the Doctors of the *Church* in al ages haue followed. If their iudgements differ from the wrightinges of the *Prophetes* and *Apostles*, we are to cast them away, and cleaue to the worde of *God*, as *Paule* doth will: *If an Angell from Heauen teache another Gospell, let hym be accursed.* But sith wee knowe that their opinions aunswere to the doctrine of the *Prophetes* and *Apostles*, and to

be

bee the auncient and true teachyng of the Church, the truth is to bee obeyed: and the confeſſion of the wiſe doth confirme the Godlie myndes. So doth Chriſt ſaye to his *Apoſtles* in the laſte of Luke: *Ye ſhallbe witneſſes of theſe thinges.* Hee will not haue them to bryng out any newe doctrine, but to beare witnes to the doctrine of God.

I therefore faithfully recite the iudgements of auncient and late wrighters, that they agreeing together of the myndes of ſo many notable men, and all aunſweryng to Scripture, maie confirme the mindes of well diſpoſed perſons. But as was *Auguſtines* of the wrightinges of *Cyprian*, ſuch is myne opinion, I plainly confeſſe, of all wrightinges and commentaries of all Diuines, be thei auncient or newe. The woordes of *Auguſtine* bee theſe: *Wee offer no iniurie to Cyprian, when ſometyme we diſtinguiſh certaine of his wrightynges from the Canonicall authoritie of the holie Scriptures. For with good reaſon is that profitable rule ordained, whereunto certaine bookes of the Prophetes and Apoſtles doe pertaine, of whiche in deede wee dare not iudge, and accordyng to whiche wee maie lawfully giue our ſentence of any woorkes, either of the faithfull, or Infidels.* And in the 32. cha. of the ſame booke: *I waie not the authoritie of his Epiſtle, becauſe I accounte the letters of Cyprian as not Canonicall, but I conſider of them by the Canonicall, and in them whatſoeuer is agreable to the authoritie of holie Scripture, with his praiſe I receiue it, but that whiche is not agreable, by his leaue I refuſe it.*

The iudgement of the author concerning the workes of man.

Auguſtinus lib. 2. cap. 31.

To the ſame purpoſe ſaieth *Hierome: Whatſoeuer is ſpoken without auctoritie of Scripture, maie as eaſilie bee deſpiſed, as it is alledged.* And *Cyprian* hymſelf ſaith: *If Chriſte alone is to bee harkened vnto, wee ſhould not attende what any afore vs hath thought good to bee doen:*

Hierom. in cap. 23. Math.

Cyprian. Epiſt. 3 lib. 2.

but what Christe whiche is afore all did firste; for wee maie not followe the custome of man, but the truthe of God.

Augustine of Vsurie saieth in this maner: *If thou hast plaied the Vsurer with a man, that is, haste lent hym Money looking to receiue backe againe more than thou gauest, not money onely, but more than thou gauest, whether it bee Corne, or Wine, or Oile, or any thing els, if thou lookest to receiue more backe than thou deliueredst, thou art an Vsurer, and in that to bee blamed.*

Augustin. in Psal. 36.

Hierome wrighteth thus cõcerning Vsurie: *Some are of opinion that Vsurie is onely in money, whiche thing the holie Scripture foreseyng doeth take awaie excesse from euery thing, that thou maiest not receiue backe more than thou gauest: Vsurie, or as the woorde of God doeth call it, excesse, is taken in feelder of frute, of Corne, of Wine, of oyle, and of other suche like sorte: for example sake, as in Winter wee maie giue tenne bushelles, and in the Harueste receiue fiftene, that is, the one halfe for gaine. He whiche thinketh hymself moste vpright, will take the fourth part more; and thei will reason thus and saie: I gaue one bushell, whiche beyng sowed hath brought tenne bushelles, then is it not reason, that I receiue halfe à bushell more of mine, sith by my liberalitie, he hath got nine bushelles and an halfe? Goe not astraie, saieth the Apostle, God is not mocked. For let this mercifull Vsurer make vs aunswere in fewe woordes, whether he gaue the same to hym which had, or to hym whiche wanted? If to hym whiche had, as he should not giue, but he gaue as to hym whiche wanted: Therefore why doeth he exacte ouerplus, as of hym which had afore? Some, for money put forthe to Vsurie, vse to take rewardes of sundrie kindes: and thei wote not that Vsurie is called likewise superabundaunce, what soeuer it bee, if it bee more that is receiued than was giuen.*

Hieron. sup. 18. Ezech. Cõment. lib. 6.

Ambrose

Ambrose saieth: *Many to auoide the commaundementes of God, when thei haue giuen their money to occupiers, exacte Vsurie not in money, but of their wares, as though thei reape the profite of Vsurie, therefore let them heare what the Lawe doeth saie: Neither, saieth it, shalte thou take the Vsurie of meate, nor of any thing els. Therefore meate is Vsurie, and a garment is Vsurie; and what soeuer is more than that whiche is lent is Vsurie, and what soeuer you call the same, it is Vsurie.* Ambrose.

Chrysostome doth most fitlie compare the pleasure taken of Money receaued by Vsurie, to the byting of an Aspe. *For euen as hee whiche is stong by the bit of an Aspe, as it were in pleasure falleth into sleepe, and by the sweetnes of that poysoned slepe passeth out of this world, because in slepe the poyson spreadeth ouer all the partes of the bodie: so hee whiche taketh Money of an Vsurer, at the first as it were greatly pleasured, doth reioyce, but Vsurie running ouer all his substaunce, at the length bringeth it into det.* Chrysostome cap. 5. Math.

Basyle also, and *Bernarde* in the vehemencie of spirit doe inuey against this notable vice, but beecause our desire is to bee shorte, wee will come to the Doctors of our tyme. Basile. Bernarde.

D. Philip. Melancth. in Epit. Philoso. mor. edit. An. 1542.

Vsurie saith Melancthon *is a gaine aboue that whiche was lente, exacted onely in respect of lending. This gaine is Vsurie and vnlawfull, whereof we are filled for our curtesie in lending.*

In that place hee proueth by three reasons, that to exercise Vsurie is against nature.

The first reason.

It is vnlawfull to exact Money when there is no exchaunge of any thing, that is, when for nothing one will exact money.

An Vsurer keeping his stocke doth exact Vsury for nothing, beecause his stocke is whole, but onely in respect of lending.

Therefore to exact Vsurie is vnlawfull.

The seconde reason.

A thyng by nature barren is not too bee vsed as if it were frutefull.

But Money is by nature barren.

Therefore nothing is to bee exacted for the same as a price, the stocke remainyng salfe.

The third reason.

The price should not be the ware.

Therefore Money should not bee ware.

The Antecedents proofe. Beecause at what tyme the price is made ware, there doeth alwaies somethyng aboue the price come to the Vsurer, whereby for nothyng somewhat is gotten, and an inequalitie is done. So doe a fewe Vsurers bryng the wealthe of many Cities to them selues: For the exchaūginges cannot be continual, where no equalitie is obserued. Now sith to exercise Vsurie is contrarie to Nature, it is forbidden bothe by aunciente Lawes, and godlie preachynges.

Therefore let vs remember this rule: That to exercise Vsurie is vnlawfull: and learne this lesson, That vnreasonable gaines, especially suche as vnder any wicked pretence doe soake and consume other mennes goodes, is highly vnpleasaunt in the eyes of God.

And

And a little after.

The aunciente lawes of Rome, as Cato ſaieth, did puniſhe an Vſurer with fower folde, but à Theefe onely with à double reſtitution. Afterward the deſire of euill ouercame the Lawes, and Vſurers ſo crept abroade, that men in debte were compelled to giue their bodies into ſlauerie. Thence at Rome ſprange diuerſe inſurrections; and the Magiſtrate at Athens by Lawe did forbidde, that for debt or Vſurie any ſhould come into bondage.

Melanćthon in his Catechiſme, publiſhed. Anno. 1543.

Is it lawfull to take Vſurie? It is not lawfull. Becauſe Chriſte ſaieth: Lende, looking for nothyng thereby. Vſurie then is practiſed when in lendyng wee are enriched, and receiue for the loane ſomewhat beſides that wee lente. And therefore is Vſurie vnlawfull, becauſe that is taken, whiche is no debte. For he whiche repaieth that whiche he borrowed, oweth nothyng beſides, and yet more is exacted for nothyng. So that equalitie is not kepte, and this is the cauſe wherfore Vſury bringeth floriſhing commonweales to decay, becauſe Vſurers receiue muche profit, for which thei gaue nothyng. And therefore ſuche à dealyng together cannot bee continuall, becauſe there is no indifferent recompence of eche ſide.

Melanćthon in Philoſo. morali ædita. Anno. 1557.

Vſurie is à gaine aboue the principall, exacted onely for the duetie of lendyng. For when à detter hath giuen à cauſe of loſſe, if he make a recompence for the hinderance whiche his Creditor is come into by his meanes, ſuche à

gaine is not Vsurie, or vnlawfull. But that gaine is Vsurie and vnlawfull, whiche is gotten onely for the loane of lendyng, when no daunger or hinderaunce is come by the lendyng.

This definition would bee knowen, and rightlie vnderstoode, that so the lawes and reasons forbiddyng Vsurie, maie the more easely bee perceiued. For thus it is expresly saied: Thou shalte not put thy Money to Vsurie to thy brother. Againe: Thou shalt lende to thy brother without Vsurie. Againe in the Psalme: He whiche hath not giuen his money to Vsurie. And Christe saieth, Lende, looking for nothyng therby. For when he saith lende, he commaundeth not to giue, but will haue the principall to bee rendred. For otherwise it were no lendyng. And the Gospell doeth not take awaie lawfull contractes, but the lawe is there repeated, whiche forbiddeth to aske any thyng aboue that whiche is lente, in consideration of the lendyng.

Deut. 23.

Psal. 15.

Luke 6.

Vsurie forbidden by the lawe of God.

These testimonies do shew, that by the lawe of God the demaundyng of Vsurie is forbidden. Now confirmed by sutch auctoritie, let vs consider naturall reason. Generally in all necessarie contractes God will haue equalitie to bee obserued, lest one part beeyng dronke vp and consumed, the other become fat. And for this cause hath God appointed an equalitie, to warne vs, that in hym likewise iustice or equalitie is. Now in Vsurie equalitie is not obserued, bee cause that one partie doth receiue a greate deale more than hee gaue, as the giuer doth mutually receaue the principall, and for nothing Vsurie besides, and that oftentimes greate Vsurie. Therefore equalite is not kepte, but one parte is dronke out, as the proofe showeth, daylie men are brought to beggerie, and sometime whole Countries vndoen by sutche extreme exactions. For it falleth out manie times, that when Vsurie is vnreasonablie exacted, one parte is miserablie consumed.

Vsurie vnlawful euen by naturall reason.

Melancthon

Melanct hon in annot. in Math. æditis. Anno. 1558.

But of lendinge wee ſpake laſt of all. Knowe you that this alſo is the ordinance of God, whiche hee will haue to bee faithfullie obſerued both of the Creditor, and of the Detter, that neither the Lender deſire vnlawfull gaines in reſpecte of his lending, nor the borrower retaine any thing of that whiche is due. And ſo therefore hath God ordained that both creditor and borrower ſhould bee contained within the bondes that he hath preſcribed.

The creditor whiche lendeth ſhould not enriche hymſelfe by the couenantes of Vſurie, neither demaunde more than he doth lende, nor enrich him ſelfe by an other mans goodes. For the lawe of God ſaieth plainlie: Feare God, that thy brother may liue with thee: thou ſhalt not take vſury of thy brother, neither more than thou gaueſt. And in the Pſalme it is ſaide: Who ſhall dwell in thy Tabernacle, &c. Hee whiche hath not giuen his Money vpon vſurie. Alſo in Ezechiel, there is a moſt bitter curſe; He which ſinneth ſhall die the death, which is referred to the Vſurer impudently exacting more than he lente. Beſides, Chriſt ſaieth, Lende, looking for nothing thereby. Whiche ſaiyng ſhould not ſo peruerſlie or fooliſhly bee vnderſtode, that one might reaſon thereby, that the principall, or that whiche in lente ſhould not be repaied. For then it were no lending but a giuing, if the Principall might not bee demaunded. Therefore this is the proper ſence, and true interpretation of thoſe wordes of Chriſt: So lend that you receiue as much Money backe againe, and for the lending hope for no gaine aboue the principall.

Leuit. 25.

Pſalme. 15.

Exech. 18.

Luke. 6.

Againe, let hym that borroweth remember, and keepe this Commaundement, Thou ſhalt not ſteale. For if he refuſe, or do not ſtudie to repaie as muche as he oweth, hee is

Exod. 20.

a theefe.

à theefe. And therefore muſt hee faithfully reſtore which he borrowed, or repaie whiche he tooke. For God hath decreed the ſame, and therefore doth require duetie on both ſides, both of lending liberallie without vſurie, and of repaiyng faithfullie without detaining anie thing backe.

Lending what.

For the cõtract of lending differeth from à gifte, and is to helpe à neighbour by the forbearing of money, Corne, &e but with this condition, that the debter at à daie appointed reſtorẽ as much as he receiued. Which if he ſhall faithfullie performe, without hindring of his creditor by breaking of daie, it were againſt reaſon that the creditor ſhoud aske or exact more than hee lent, the other receiuing nothing whiche ſhould paie the vſurie.

Vſurie what.

And that finallie in verie deede, and properlie is called Vſurie, when a man of his courteous dettour, faithfullie paiyng his det at the appointed tyme, doth ſhamefullie notwithſtanding require ſomewhat beſides his due, and asketh gaine, that for his lending hee may receiue more than he gaue.

Brentius in explicat. Exod. cap. 22. pag. 101. fac. 3. §4.

As ſtraungers, widowes, and orphans, ſaieth Brentius, *ſo doe poore folke lye euery where; and before men there is nothyng more contemptible than the poore. Therfore doeth God take theſe alſo into his owne tuition, and maketh à moſte gentle lawe for them, and commaundeth that the poore bee not vrged and oppreſſed with Vſurie. For the poore alſo be contained vnder the name of à neighbour, and the more thei are ſo, the more in miſerie theire maine. And therefore as we cheriſhe our ſelues, ſo ſhould wee make of them. In* Deute. *à threatnyng alſo is added: Leaſte he crie againſt thee to the Lorde, and it turne to*

Deut. 15.

thy

thy synne. So Brentius.

The same Brentius in cap. 25. Leuit. pag. 125.

Also he saieth: *There is also à contracte in lendyng, of whiche Moses doeth ordaine this lawe: Thy Money shalte thou not giue to thy brother vppon Vsurie, neither thy meate too receiue more backe againe. Vsurie is desined too bee à gaine whiche commeth for the lendyng, or when for the lendyng somethyng is paied, besides the principall. To exacte this gaine in lendyng is against equitie: and because money was made for exchaunge, not that money should encrease money, as is doen in Vsurie, therefore is it well supposed to bee contrarie to Nature, and to bee numbred in the kindes of Thefte and Rapine. And therefore à godlie and honest man, will talke aswell of Vsurie, as of Thefte or robberies. Lorde, saieth the Psalme, Who shall dwell in thy tabernacle, or who shall reste in thyne holie hill? He which sweareth to his neighbour, and doeth not deceiue hym; whiche giueth not his money vppon Vsurie. And here muste bee noted, that Vsurie onely is practized in lendyng, and not in lawfull bargainyng. For lendyng is one thyng, and buiyng is an other. In lendyng the Lawe of Nature dooeth require, that more than the principall nothyng should bee receiued: and if it fortune that thy neighbour bee oppressed with suche pouertie and wretchednesse, that he lacketh not onely wherewith to repaie thee, but also famisheth for want of relief, there the charitie of thy neighbour, whereunto wee are called by the law of Nature, doeth require, that not onely thou remit and forgiue hym his debt, but also that thou succour, and releiue him bountifully by the aboundaunce of thy other goodes, accordyng to that interpretation of Christe, Lende, looking for nothyng thereby. But in buiyng that is counted lawfull, which the Ciuill lawes accordyng to rea-*

Vsurie a kinde of theft.

Vsurers are theeues, no honest men.

Luke. 6.

ſon and equitie doe allowe, whiche à godlie man maie vſe with à good conſcience.

Hetherto Brentius in the foreſaied place.

The ſame Brentius in explicat. Pſal. 15. ædita. Anno. 1565.

There is another office of à ciuile man, whiche is truely à member of the Churche: to deale with his neighbour plainly, and to aide hym with money without Vſurie. The Scripture doeth often, and greatly deteſte Vſurie: yea, and Ethnicke writers affirme that it is cõtrary to nature. For as one grain in the ground doth bryng forth now thirtie folde, now ſixtie folde, now an hundred fold encreaſe: ſo doeth one pennie encreaſe another. So Brentius.

Alſo the ſame Brentius in explicat. Cap. 6. Lucæ.

Neither is it maruaile though Vſurie of Money be forbidden by written Lawes, ſith it is contrarie to the nature of Money. For one penie cannot by nature bryng out another, as can à graine of corne caſt into the ground. But in Vſurie one penie getteth another, and therefore is Vſurie againſt nature. Then, becauſe Vſurie agreeth neither with nature, nor the written law, it is ſaid in the Pſal. He whiche hath not giuen his money to Vſurie, ſhall dwell in thy Tabernacle. And Ezechiel, *He whiche taketh not Vſurie, nor receiueth ouerplus, ſhall not dye, but liue. Therefore he that receiueth ſhall neither dwell in the tabernacle of God, nor liue, but ſhall dye. For this puniſhement of Vſurers were tollerable, that ſutch ritches as by wicked Vſurie, and vnlawfull gaine thei heape together, might bee accurſed, and neuer doe good. But this puniſhment is intollerable, that by their crueltie thei muſt leeſe*

The greeuous punishmentes appointed for Vſurers.

the

the ioyes of heauen, and bryng themselues to euerlastyng tormentes.

Vrbanus Rhegius in suis locis communibus. Anno 1545. æditis.

Luke. 10. Euery man whiche is in miserie, is our neighbour. Therefore, saieth Vrbanus Rhegius, *is it not lawefull to lende to any man vpon Vsurie. Luke. 6. Lende, looking for nothyng thereby; giue to all men in neede. There is a place in* Ezech. *chap. 18: A man that lendeth not vpon Vsurie, and taketh not ouerplus, he is vpright, and shall liue. Therefore if he giue vpon Vsurie, he is not iuste. Therefore to exercise Vsurie is à synne.*

D. Hieronymus Welleus in Comment. supra Psalm. 15. ædito anno. 1558.

Vsurie, saieth Wellerus, *is à gaine, whiche is gotten by the thyng lent, or when besides our owne wee receiue some what for the lendyng.*

The efficient cause of Vsurie is the couetousnesse, crueltie, and wickednesse of man. For naturall reason dooeth abhorre Vsurie, because it is contrary to Nature. The finall cause of Vsurie is that Citizens or honest men maie come to extreame pouertie and wretchednesse; yea, that many maie perishe by the enritchyng of a fewe.

A Question.

Is it lawfull for a Christian to exercise vsurie?

The Aunswere.

Christe, Luke. 6. doth plainlie and expresly saie, Lend,

looking for nothing thereby, therefore it is vnlawfull.

Hetherto alſo doe the like ſentences both of the old and newe Teſtament belong, which forbid and condemne Vſurie. Yea and the Ciuile Lawe, and lawe of nature doe forbid the ſame.

Therefore, in as much as not onely by the lawes politike, but alſo by the expreſſe commaundement of God Vſurie is forbidden, it followeth that à Chriſtian may not vſe the ſame.

An Obiection.

The politike Lawes are not abrogated by the doctrine of the Goſpell.

The lawes politike allow Vſurie.

Therefore Vſurie is not condemned by the doctrine of the Goſpell.

The Aunſwere.

The doctrine of the Goſpell doth allowe no politike law or ordinances contrarie to the lawe of God.

Vſurie is contrarie to the Lawe of God:

Therefore doth the doctrine of the goſpell allowe no Vſurie.

And à little after ſaith the ſame Wellerus.

Teachers and Paſtors of Congregations are to bee admoniſhed, that vehementlie in their Sermons they inueigh againſt Vſurers, and that they laye afore them the greiuous threates of God, and ſhewe how horribly à monſter an Vſurer is, whiche is worſe than any theefe, robber, or murtherer. And hetherto let them aleage that fiction of three-hedded and deuouring Cerberus, in whom the Poëtes did paint the Image of an Vſurer. For as the Iawes of Cerberus were vnſaciable: ſo the greedie deſire

Cerberus.

of

of an Vsurer is no way satisfied. Also that of Cacus and Hercules. For Cacus is the Image of an Vsurer drawing the riches of all the Citizens to hym selfe. The Oxen turned backeward and so drawen into the caue, signifie Citizens oppressed, and brought into miserie by the crueltie of Vsurers. Hercules is a patterne of a magistrate, or good prince, whiche doth deliuer his miserable Citizens from the tyrannie of Cacus the Vsurer, and punisheth him. So Wellerus.

Cacus. Hercules.

Hemingius in suo Enchiridio Theologico.

Nicolas Hemingius an excellent diuine of Hasnis in Denmarke, saith notablie of Vsurie in this wise: *It followeth that Vsurie may not bee excused. For vsurie is a gaine of anie thing aboue that which was lente, exacted in consideration of the loane: hence doth* Ambrose *saie: That meate is vsurie, apparell is vsurie, and whatsoeuer is more than that which was lent, is vsury, howsoeuer you call the same, it is vsurie. Neither is any distinction of vsurie to bee made contrarie to the Lawe of Nature, and word of God. For there be some whiche deuide vsurie after this maner, and say that there is an vsurie oppressing the Neighbour, and another vsurie pleasuring, not hurting, and therefore lawfull. And this diuision they thinke is confirmed by the Hebrue worde, whereby vsury is called* Nesec, *which commeth of biting. But for that this is a plaine Grammaticall distinction, I aunswere first, that vsurie is not onely called* Nesec *of the Hebrues from byting, but also* Marbith *and* Tarbith *from profite, or gaining.* Leuit. 25. *Thou shalt not giue thy Meate* Marbith, *that is, vppon vsurie. Also: take not of him* Nesec *and* Tarbith *that is, vsurie and profite. For by the latter worde the former is expounded, to wit, anie profit or encrease, whiche excedeth the principall. Secondly I say, that*

the forbiddings of Vſurie are generall. And therefore as this diſtinction is but weake, ſo it cannot excuſe or cleare the conſcience of an vſurer. Therefore muche better did Ariſtotle thinke, who ſaide: That vſury is againſt nature. Againe, when more is receiued than was deliuered, there is not Arithmeticall proportion obſerued, whiche continually ſhould be kept in lendings. Ezechiel in his 18. chapter ſaith plainly, that he is à iuſte man, and ſhall liue that giueth not vpon vſurie, and doth not take ouerplus. So by à contrarie it followeth: that he is an euill man whiche doth exerciſe vſurie.

But ſubtile men ſeeke many ſhiftes, and boaſte that in lendyng vpon Vſurie, thei beneſite their neighbours, and ſo moſte impudently vnder the name of vertue, thei cloke their Vſurie, and account the ſame as à charitable deede. Thei ſaie, that à poore man is many tymes become riche by the money whiche he borroweth vpon Vſurie. But God is not deceiued by Sophiſtrie, neither doeth he allowe wicked cloakes. And therefore if thou contemneſte the lawe of God, and of Charitie, thou haſt altogether made Shipwracke of thy faithe. Wherefore againſt all the argumentes of ſuche as countenaunce this wicked dealynges of Vſurers, ſet this rule: Of Vſurie wee maie not iudge accordyng to the profite or hurte of hym whiche paieth Vſurie, but accordyng to the woorde of God; to the Lawe of Nature; and to the affection of the takers. The woorde of God ſhould bee the rule of our life, the ſame worde calleth the mynde of an Vſurer à Theefe, and ſheweth that it is voyde of charitie towardes his neighbours. Therefore the excuſe of man taketh no place here: for of ſynnes wee muſt iudge accordyng to the woorde of God. For accordyng to mannes reaſon, who, I beſeche you, would haue iudged the bityng of an Apple to haue been ſuch a terrible ſynne, except ſuche à plague in mankind had enſued? And

therefore

therefore let vs learne, that whatsoeuer the Lorde forbiddeth, is synne, howsoeuer the same maie seme excusable in the iudgemente of men. But let vs keepe stedfastlie in mynde the saiyng of Dauid. Psalm. 14. Lorde, who shall dwell in thy Tabernacle, and who shall reste in thy holie hille? Among other thynges he aunswereth: He whiche hath not giuen his money to Vsurie. Whereby whosoeuer giueth his money vpon Vsurie, is euidently excluded from the Tabernacle of the Lorde.

The firste proposition of Iustus Ionas.

Vsurie, saieth Iustus Ionas, *maie bee taken either largelie, or strictly.*

2.

Generally taken, it signifieth profit, or as it were à certaine price, and is called à recompensyng Vsurie.

3.

Strictly vnderstoode, it is taken for that gaine which is got by money lent, and is called à gainyng Vsurie.

4.

Now because the holie Scripture doeth will vs to lend, and to helpe our neighbour freely.

5.

And money by Nature is barren.

6.

And the necessitie of man, for the better exchaunge of thynges, brought in the same,

7.

Vsurie strictly taken is worthely condemned by the lawe of God, of Nature, yea, and by the Ciuill lawe.

8.

Yea, in that case, where the money receiued is put to

honest

honest vse, paiyng yeerely or monethly somewhat.

9.

And Vsurie maie bee asked againe, not onely of the Vsurer hym self, but also of his heire, although it nothyng pertaine vnto hym.

Hetherto maie bee reduced those positions againste Vsurie, handeled in the publike disputation at Witteberge, when maister *Mordesius* proceded Doctor.

Hetherto also would bee alledged that strong condemnyng of Vsurie by *Luther*, and the wrightynges of the preachers of *Mansfelde*, with other testimonies of late wrighters, but to recite them all at this tyme, I meane not. He which thinketh these not sufficient, will neuer bee satisfied.

Againe, here might bee alleged the counsailes of *Albert of Blankenberge*, *of Hierome Schurffius* in the second Centurie, and the excellent discourse of *Conradus Paulus* of *Brunswike*, wherein he plainlie expoundeth what vsurie is, and with strong argumentes condemneth the same: whereunto would bee annexed the testimonies of lawe, and of countries, which witnes that by the light of reason Vsurie is horrible, because it is against nature, and found out for the destruction of many.

This can I saye with à good conscience in this place, that traueling by that notable Ciuile Lawiers house Doctor Luder, toward the Earle of Mansfielde beyng sent for, he shewed me in verie many bookes of Lawiers, and of Papistes excellēt, and learned places written against vsury, of which à great parte I read and so marked, that I could not sufficiently maruell at the wickednesse of manie Ciuile Lawiers, which doe graunte and allow vsurie, and persuaded my self that the very Papistes will at the day of iudgemēt condemne our patrons

The Papistes will condemne our patrones of vsurie in the daie of iudgement.

of

of Vsurie. Let Protestantes in this light of the Gospell, of what calling soeuer they are, bee ashamed of their wickednes and securitie: wee may well pronoune with S. *Paule*, that their condemnation is iust.

¶ The 7. Chapter.

Of Restitution.

SIth goodes gotten by vsurie be no better than the goodes gotten by theft, à question riseth, *Whether they are to be restored or no?* Of this question that Rule of *Paul* is to be obserued Eph. 4. *He which hath stolen, let hym steale no more.* And he is à theefe which wittingly and willinglie doth depriue, or retaine another mans goodes by violence. This being so and confirmed, it followeth that à restitution should necessarilie bee made of those goodes whiche are gotten and attained by Vsurie, if the Vsurer minde vnfainedly to repente. For euerie man whiche retaineth à purpose either to proceede, or to perseuere in wickednes against his conscience, he doth not truely repent. Now will we alledge proofe.

A theefe who.

VVho doth vnfainedly repent.

Augustanæ confessionis apologia.

Sometyme wrighters, as it is in the Augustane confession, *do bring the worde of satisfaction from the custome or thing seen, to signifie a true mortificatiõ. So sayth Augustine: True satisfaction is to cut of the causes of sinne, that is, to mortifie the flesh: also to punish the flesh, not thereby to buie out the paines of hell: but that the flesh*

True satisfaction what.

drawe not to offend. So doth Gregorie speake of Restitution: That the repentaunce is fained, if we do not satisfie them, whose goodes wee possesse. For he doth not repent that he did steale, or theeue, whiche doth as yet plaie the theefe. For so long is he a theefe or stealer, while he is an vniuste possessor of un others goodes. That ciuile satisfaction is necessarie, because it is written, he that hath stolne let hym steale no more.

Touching restitution I recited the opinion of *Luther* in his confession written in the Germaine tongue, and therefore at this tyme I ouerpasse the same, referryng the reader either to my confession, or to *Luthers* works.

Philip. Melancton in Philoso. morali
ædita Anno. 1557.

Sith it is vnlawfull, saith Melancthon, *to take vsurie, it is necessary that restitution should be made, whan it may be doen: for as long as one wittingly and willinglie doth retaine anothers goodes, so long doth he remaine a theefe, or stealer. And* Paule *saieth, hee whiche hath stolen, let him steale no more. Hence is that rule taken, which rightly vnderstoode, is true, concerning making restitution to them which haue been damnified.*

A sinne is not remitted, except the thing stolen bee restored.

Melancthon in suo Catechismo.

And againe saith Melancthon; *is it a true rule; sinne is not remitted, except the thing stolen be restored? I aunswere. This rule is generallie true in all suche as of set purpose wilfully detaine anothers goodes, and yet haue wherewith to repaie, or may restore, as* Paule *doth say, he whiche hath stolen, hereafter let him steale no more. But*

he

he which hath ſtolen, is ſo long a theefe, as he willinglie and wittingly doth detaine that which is another mans. Therfore when Paule *doth forbid hereafter not to ſteale, hee will that reſtitution bee made, that ſo hee whiche had the goodes of anothers, ceaſe to be a theefe. This general rule is to be obſerued, but the impoſſibilitie hath an excuſe.*

Contrariwiſe.

Satisfaction is not neceſſarie. The Maior.
Reſtitution is ſatisfaction: The Minor.
Therefore reſtitution is not neceſſarie. The concluſion

I am ſure, the Minor is falſe: becauſe reſtitution properlie and in deede is à parte of contrition, and is not that canonicall ſatisfaction, whiche they define to be woorkes not commaunded. An example: as not to forgiue him which keepeth anothers wife, belongeth to contrition: ſo to reſtore anothers goodes is à part of contrition, becauſe contrition is à greefe and ſorrowe for ſinne with à purpoſe afterwarde not to commit any thing againſt conſcience, and the commaundement of God.

That excellent and learned man, of famous memorie, my Maſter *Erhardus Schenpſius*, ſometime in a Sermon of his did proue that Vſurers were worſer than IVDAS the traitor. For Iudas did acknowledge his fault and reſtored the Money: but Vſurers cannot bee perſwaded that vſury is à deadly ſinne, and, to ſhew themſelues that they giue credite to the teſtimonies of holy Scripture, no wordes can moue them to make reſtitution: and yet (as he did plainly affirme) reſtitution is à parte of repentaunce. And therefore in that much worſer than Iudas the traitor. Of theſe his woordes I haue many witneſſes and thoſe of the better ſorte. Erhardus Schenpſius. Vſurers worſer then Iudas the Traitor.

Now let theſe deteſtable Vſurers, and their fauorers of what eſtate, dignitie, or condition ſoeuer they be, let

them I ſay crie out with wicked king *Achab*, that wee the miniſters of God in condemning Vſurie, and deniyng to Vſurers abſolution for their ſinnes, the Sacramentes of the Lordes ſupper, and other offices of a Chriſtian man, doe trouble Iſraell: but wee with *Elias* the Prophete will aunſwere: *We are not the troublers of Iſraell, but Vſurers and their Patrons are they, for that they forſake the Commaundementes of God, violate the lawe of Nature and of Countries, departe from the faith of the whole Churche, and in a wicked boldnes ſeeke after another God whiche is Mammon.*

¶ The 8. Chapter.

Of Intereſt.

Intereſt what.

INtereſt is called a gaine ceſſing, and a damage riſing. Now what the iudgements of diuers is about Intereſt, out of the wrightynges of *Luther* and *Melanchthon* it may eaſelie be ſeen.

Luthers opinion of Intereſt I would haue to be read either in his owne Tomes, or in my Confeſſion in the Germane tongue, to bring it in here I haue not thought good at this tyme.

Melanchthon in Philoſo. morali
edita Anno. 1557.

May any thing aboue that which is lent be demaunded, ſaith Melanchthon, in conſideration of the hinderance had by the lẽdyng of the ſame? I aũſwere: that is called intereſt

which

which is due to a man, either because he is endamaged, or because some gaine is indeede loste by the lendyng. Therefore is interest distinguished: for it riseth either from damage cõmyng, or from gaine risyng. For example: if one is bounde to paie me twentie crounes at the Calendes of Maye, and doth not: if I through his disapointing mee runne into any daunger, as if I should haue paied the same to another at that very tyme, here is it meete that equalitie be obserued, in that he gained by mine: but equalitie is not obserued, if he by my lending be made ritche, and I by his breaking daie bee made poore: that is called Interest for the damage arising.

Also this difference is necessarilie to bee noted: One damage happeneth before the day appointed for paiment; another chaunceth when the debtor breaketh daie. Therfore let this be the first aunswere: The true and verie Interest indeede, whiche cometh to the lender, is, when damage ariseth through not keeping daie. As if one should paie me twentie Crownes at the Calendes of Maye, and by reason he doth not so, I am damnified. Here the reason of equalitie doth require that recompence be made.

In such à case we pronounce that besides the principall as much is due, as the creditor hath lost through the damage arising, although no couenaunt haue passed aboute the Interest, that is agreable to the lawe written, and to naturall equity. For he which giueth à cause of losse, ought to make a recompence. And therefore is it equitie, that sutch Interest be paide. By this case it may bee seen what is true and good Interest, which the lender may take, because it is due though no couenauntes bee made. For it is manifest that equalitie is not there obserued, where gaine is gotten by lending.

Cõcerning gaine cessing after delaie, that is, whẽ the debtor doth not pay at his tyme appointed, the same sentence

is giuen, that Intereſt is due, as we ſaide it was by damage ariſing. But yet in this ſeconde caſe the ſame is graunted onely to occupiers: whiche is good reaſon, for to hinder the trade of occuping is to giue a greate cauſe of hinderance. This doth Melanchon ſay.

And let there be ſutch Intereſt. For, as Luther ſaieth: *To recompence à damage is not to giue or take more than the principall: but it is an hurt whiche cometh to the lender contrarie to his will, whereby hee is compelled to aſke à recompence.*

Here do I recite and condemne all vaine exactions of Vſurers, with what title ſoeuer they be cloaked, or coloured, ouer and beſides the aboue mentioned caſe.

¶ The. 9. Chapter.

A refutation of certaine obiections.

NOw becauſe in this matter of Vſurie, many thynges are obiected of the vngodlie Vſurers, ignoraunte in the Scripture, before I make an ende hereof I will by euidente and ſtronge reaſons confute certaine obiections. Not that I more waie the refutation of theſe fooliſhe Vſurers, than the defence of the cauſe I haue taken in hande: but that the vanitie of the dotyng worlde beeyng laied open, and the inglynges of Vſurers full of all impietie and couetouſneſſe detected and reueled, the godlie with greater care maie abhorre this monſtrous vice, and by the plauſible and flatering talke of ſome maie take heede to come from à godlie and

commen-

commendable kind of liuing to these wicked and horrible exactions of Vsurie: and the mouth of others may be stopped, and haue nothyng wherwith their impietie maie bee excused.

The first obiection.

Whatsoeuer pollicies doe permit, is lawfull for à Christian. The Maior.

Pollicies or Common weales permit Vsurie: The Minor.

Therefore Vsury is lawfull, and allowed to Christians. The conclusion.

The Maior they proue thus, because the Gospell doth not abolishe Ciuile gouernment, but rather confirme the same.

The Aunswere.

Vsurie is not à thing politike, but diuilish. Therefore we must distinguish betweene pollicies. They whiche remaine in the ordinaunce of God, of them I graunte: but they which swarue from the ordinance of God, in them I vtterlie denie the Maior. For the inferior hath no auctoritie ouer the superiour. Now the magistrate is inferior to God, because he is the minister of God, *Ro. 13.* Therefore he can ordaine, allowe, or appointe nothing contrarie to God, neither is any lawe of his contrary to God or his woorde, of any auctoritie, as *Symachus* the Pope said very well. *It is not lawfull for the Emperour or for anie godlie man to presume any thing against the commaundements of God, neither to doe any thing which may repugne to the rules of the Euangelistes, Prophetes, or Apostles.* And in the Actes, cap. 5. *It is better to obeie God than man.* Against the Maior.

Symachus cap. non licet, distinct. 10.

Now I denie the Minor: Because the allowyng by Ciuile magistrates is not to bee vnderstoode of Vsurie, which Against the Minor.

which all lawes doe finde fault withall, but of the contract of redemption.

Reade that excellent and godly Oration of the Ciuilian in M. Doctor VVilson his discourse vpon Vsurie, and there shall you finde verie muche to this purpose.

If any are not satisfied with this our aunswere, those I refer to the reading of *Sessions* of the Empire, where no Vsurie in bare lending for bare curtesie of lendyng can be proued: and to the Centuries of the famous Lawier *Hierome Schurffius*, in them à notable confirmation of this our opinion may easely be founde.

Therefore haue I thought good to mention the Centuries of so excellent à man, lest Vsurers might thinke vs altogether ignoraunt of the Lawe, though we haue in this our booke alledged but little out of the Lawes, whiche is doen vpon singular consideration, not for lacke of habilitie. For to what ende should testimonies of another facultie be brought forth, when our owne hath both their and mutche stronger proofe?

2. Obiection.

Whatsoeuer by custome à long tyme hath been confirmed, that is to be counted for à lawe.

The exaction of Vsurie by custome à greate space of tyme hath been receiued and vsed:

Therefore it is to be accounted for à lawe.

The Aunswere.

This is à fallacie called according to no cause, as à cause. For custome though it be verie olde, if it be contrarie to Gods worde, cannot be the cause of a lawfull action. For as à law not agreable to the worde of God, or lawe of nature is to be taken away, and condemned: so wicked custome, contrarie to the lawe of nature and word of God, may and ought to bee counted not for à law, but for á destruction, ouerthrowe, and infection

fection of honeſt lawes. And therefore with good cauſe to be taken awaie and aboliſhed; for cuſtome cannot ouerthrowe the eternall and immutable will of God.

Hetherto doth that of Auguſtine belong: *In vaine, ſayth hee, do ſome, being ouercome by reaſon, obiect cuſtome vnto vs, as though cuſtome were greater than the truth, or that in ſpirituall thinges that ſhould not bee followed, whiche is better reuealed by the holy ghoſt.* This is alſo repeated in the decrees. Decret. cap. ſruſtra, diſtinct. 8.

3. *Obiection.*

Whoſoeuer for the bare curteſie of lending doth exact more than the principall, they are ſubiect to the wrathe of God, and eternall damnation. The Maior.

The greater parte of men for the bare curteſie of lending, exact more than they lent: The Minor.

Therefore the greater parte of men is ſubiect to the wrath of God, and eternall damnation. The concluſion.

The Aunſwere.

I graunt the whole argument. Becauſe the multitude of heretikes is no defence for the errour. Whiche thing the Ethnikes alſo did vnderſtande, as Plato ſaide: *Wee muſt iudge by the truth, and not by the multitude.*

For as in building the Rule is not to bee laide to the ſtone, but the ſtone to the Rule: ſo the woorde of God is not to bee brought to the corrupt opinions of man in excuſation of ſynne, but rather all our actions are to be directed according to the rule of Gods word, thereby to retaine a good conſcience, and to eſcape puniſhment. A learned man ſaith: *We muſt not reſpect what the multitude or the world doth, but rather what is right, and what the multitude ſhould doe.* Againſt the multitude wickedlie diſputed.

G.i. 4. *Obiection.*

4. Obiection.

The Maior. *Perils are to be auoided.*

The Minor. *Lending is ioined with daunger of leasing the principall:*

The conclusion *Therefore if I lend not, I shall auoide that perill.*

The Aunswere.

Perils of twoo sortes.

I aũswere to the Maior: Perils are to be distinguished. For some be rashe, which may and ought to be auoided with a good conscience. For God will haue vs to flie, and to feare them. Others are necessarie, which God wil haue vs to come into, and with à good conscience cannot be auoided, as are the perils of our callinges and religion, &c. And such is this daunger by lending: and therefore neither ought the same, neither can bee altogether shunned. For although Ciuile ordinances compell no man to lend, yet the commaundement of God, the loue of our neighbour, the rewarde whiche God hath promised for the same, both ought and can driue euery honest man to lende to the needy, and to succour the oppressed, and that cherefully and freelie without hope of gaine, or condition of recompence. But if anie be such an atheist, that he waieth not the commaundementes of God, so hard harted, that no sparkle of the lawe of nature, or of Christian Charitie, or of brotherly affection can appeare in hym, or at à worde so frantike by à diuilish madnes, that he imagineth the promises of God to be but à vaine word, him without many wordes we commit to the iuste iudgement of God.

Christians are bound to lende to the needie.

5. Obiection.

The Maior. *Ingratitude is to be shunned.*

The Minor. *He which borroweth gaineth by the money which is lente hym.*

Therefore

Therefore is he bounde to gine Vsury for the declaration of his gratefull minde toward the lender, if he will auoyd the odious name of an vngratefull person. The conclusion.

The Aunswere.

The minor is not generallie, or alwaies true. For certaine it is that in all dealinges commonlie, gaine is ioyned with losse. Now if you desire to participate of the gaine, it is necessarie that you take an equall parte of the losse: if any thing hath been, or is receiued, vppon your selfe. But for that you onelie desire to get, and will sustaine no losse if any be receiued, neither yet will forgiue any of the principall, though the borrower come to extreme pouertie, you may perceaue that your wordes haue a poysoned purpose though they be adorned with a faire shewe.

A gaine, what kinde of loue is it, not to pleasure thy neighbour frankely without gaines, because thereby hee reapeth some commoditie, when certainlie thou oughtest to helpe thy neighbour not thereby to augment, but to aswage his miserie.

6. Obiection.

Those thinges whiche God hath not forbidden, we may The Maior.
safelye doe without hurt of conscience.

To take Vsurie of ritche men God hath not forbidden: The Minor.

Therfore of them lawfullie without hurt of conscience The conclusion
we may exact Vsurie for our lending.

The Aunswere.

I denie the minor: For it is plainly said, *Luke 6.* Lend, looking for nothing thereby. If they be ritch men, they

haue no neede to borrowe. And yet we ought to ſhew forthe our charitie to all if neede require. But if ritche men to maintaine their filthie prodigalitie or rioutouſnes, will borrowe, and others lende them for Vſury, ech of them offende.

Pomeranus in Comment. ſuo id Deuteron.

Of whiche thyng *Pomerane* doeth ſpeake after this ſort: *When Princes for their prodigalitie would haue money lente them, and require many tymes mightie ſommes. Here is à double ſynne. The borrower asketh for his filthy pleaſure, and the giuer lendeth for vnlawfull lucre. This lendyng is not freindſhip, but naughtie dealyng. For differyng from lawfull loane, and greatly ſwaruyng from honeſte contractes, becauſe Vſurie is contrarie to Nature: for it taketh awaie equalitie, and bryngeth one parte too extreame beggerie. The lender ſynneth, euen as dooeth à Tauerner, whiche for vnlawfull gaine, careth not if baudes and whores vſe his houſe at commaundemente: ſo he ſynneth, becauſe againſt reaſon he asketh Vſurie, whiche in deede is Theuerie. But poore men thei cannot polle becauſe ſuche men lacke ſubſtaunce. And therefore thei ſet vpon riche men, of whiche when ſome are eaten out of houſe and home, thei deuoure the father. So that the word of God muſte bee iudge, whereby all Vſuries are forbidden, and it muſte bee harkened vnto without all excuſe, ſeme it neuer ſo reaſonable. Therefore let iuſtice be doen, and let the worlde come to naught.*

7. Obiection.

The Maior. *Whatſoeuer is giuen ought not too bee counted Vſurie.*

The Minor. *Money giuen aboue the principall is à gifte:*

The concluſion. *Therefore not to bee accounted for Vſurie.*

The

The Aunſwere.

I deny the conſequent, and the reaſon is, becauſe it is à fallacie of the accident. For in the Maior is ſignified à ſimple gifte, in the Minor a gifte per accidens, ſuche à gifte as is giuen againſt the giuers will, driuen thereunto by neede, for the keepyng, or continewyng of the Vſurers fauour, leſte by offeryng nothyng, he haue not wherwith to ſuſtaine hymſelf againſte future miſchief. For it is not onely againſt the lawe of Nature, but alſo contrarie tothe common cuſtome among men, that à poore and miſerable man ſhould reward à riche man, or giue vntohym whiche wanteth nothyng.

8. *Obiection.*

Whatſoeuer wee would, or with great deſire wiſhe for, that, if wee obtaine it, is not to bee counted an iniurie. The Maior.

Men willyngly and with all their hartes, promiſe and paie ſuche à ſomme more than thei tooke: The Minor.

Wherefore thei are not iniuried. The concluſion.

The Aunſwere.

This argumente is à fallacie, taken from à thing true in ſome reſpecte, as though it were generally. Therfore I thus aunſwere to the Maior. He which would à thing ſimplie, and that which is in his owne power, is not iniuried, but à borrower vppon Vſurie doeth not ſimplie binde hymſelf to paie Vſurie for the loane thereof. For he had rather keepe that money to hymſelf, but beyng in pouertie, he had rather forgoe his gooddes, than his life, that is, to ſpeake like a Logician: He doeth promiſe

and offer some peece of money for the lending, not absolutelie but in respecte, that is, in comparison of twoo euilles, whereof he doeth chuse the lesser, and will, like à waifaryng man beset with theeues in à wood, rather giue his goodes, than leaue his life.

9. Obiection.

The Maior. *Whosoeuer doeth pleasure his neighbour, doeth à charitable deede.*

The Minor. *Vsurers by lendyng their money, dooe pleasure their neighbours;*

The conclusion. *Therefore thei doe à charitable deede.*

The Aunswere.

I deny the Minor. For it is a fallacie of the phrase of speeche. For to receiue more than you gaue, is not too pleasure. Now Vsurers will haue more than thei gaue, and therefore doe rather hurte than profite their neighbour. For as à waifaryng man acknowledgeth he is pleasured if Theeues spare his life, though thei take his goodes: so doeth a poore man if he finde any curtesie at the handes of an Vsurer. For it is suche à peece of curtesie, as the Poëtes doe recite of Poliphemus, which promised Vlysses, firste to deuoure his fellowes, and afterward hymself.

Poliphemus.

To these Hypocrites whiche vnder the colour of aidyng and pleasuryng doe miserablie spoile men of all their substaunce, and bryng them to beggerie, that bitter complainte of Andromaches, whom Menelaus had trecherouslie deceiued, doeth well agree. *O you horrible Sophistes, to be hated of all men, you deepe dissemblers and maisters of falshod, euill come vnto you.* Luther saith:

Luther.

To

To plaie the Vsurer is not to pleasure, but to plague, and vndoe the neighbours, as theeues and robbers dooe. And againe, It is no curtesie, to benefite à man contrarie to the commaundementes of God.

10. Obiection.

Whatsoeuer is promised by couenaunte, that is too bee performed.
Vsurie is promised by couenaunte:
Therefore Vsurie is to bee performed, or paied.

The Aunswere.

This is à fallacie called à dicto secundum quid ad dictum simpliciter. Whatsoeuer is promised by that couenaunte, whiche neither violateth Religion, nor hurteth honestie, that is to bee performed. But that couenaunt which is against iustice, honesty, & religion, is not to bo obserued, accordyng to that common rule: *Thinges iniuste are neither to bee promised, nor to bee performed, although thei bee promised.* And the Lawiers saie well. *No couenaunte of dishonestie can take place.* Again: *An othe maie not bee the bonde of wickednesse.* For all othes and couenauntes are too bee made with twoo exceptions, that is, *We maie not vowe or promise any thing contrary either to Religion, or honestie.* These common rules should bee well remembred of all men, but especiallie of magistrates, lest beyng deceaued through the religion of an oth, or binding by promise; they compell their subiectes to the obseruing of vnlawfull othes, and promises. For all couenauntes and vowes which binde men to synne, are necessarilie to be broken. A certaine godly man saith, *That is honestie, faith, and promise, to obeie God, and to beleue him. But that is contrarie to promise,*

A rule concerning promises or vowes.
Things vnlawfull, are neither to be promised, nor performed.
An othe may not be the bond of wickednes.
How we ought to promise.

promise, faith, and honestie of à magistrate, not to breake such seales, and to cancell such bondes which are against the religion towardes God, and honestie of conuersation.

11. Obiection.

The Maior. *The strength, and maintenance of the worlde is to bee maintained.*

The Minor. *Vsurie is the strength of the world, for without Vsurie the world cannot continue:*

The conclusion. *Therefore Vsurie is lawfull, and not to bee forbidden.*

The Aunswere.

I allowe the whole argument, being vnderstoode of the world which is the companie of the wicked. Certainlie, Sathan as muche as lieth in him doth studie to maintaine the same by synne, and extortion, that so it may be, and continue his kingdome. In the world certaine it is, Vsurie cannot be cut of, but in the kingdome and church of Christe it is vnlawfull. One saith, *As neither Iewe, nor Gentill, so no vsurer is in the kingdome of Christe, nor to be accounted any of his Church.*

12. Obiection.

The Maior. *The meanes to get liuing be lawfull.*

The Minor. *Vsurie is à meanes to get foode, and clothing for Widdowes, and Orphanes:*

The conclusion. *Therefore they may vse the same.*

The Aunswere.

I aunswere: It is à fallacie called à dicto secundū quid ad dictum simpliciter. Those meanes which are allowed by the worde of God, not those whiche are expreslie contrarie to the scripture, may be vsed.

Secondly, I deny the Minor: For manie widowes and

Orphanes

Orphanes there be whiche haue no ſtocke at all: now if Vſurie bee à meane to prepare meate and clothyng for widdowes and Orphanes, how ſhall thei dooe whiche lacke money to put out? Thei muſte needes periſhe for hunger. Againe, this Vſurie is an enemie to our truſte, whiche wee haue in God. For ſith God is omnipotent, he can eaſelie, without violatyng of his commaundementes, if wee by the woorkyng of the holie Ghoſte, conceiue à ſure hope and confidence of his power, he can I ſaie and will with liberall handes, miniſter all ſuch thynges as are neceſſarie for the ſuſtentation of this preſent life, according to that: *I neuer ſawe the iuſte forſaken, nor his ſeede begging their bread*. Finallie, what à wonderfull companie of widdowes and fatherleſſe is there, which hauing nothing of their owne, and yet are ſuſtained? For that God whiche through his vnſpeakeable wiſedome and goodnes gaue body and ſoule, will of his great clemency and liberalitie prouide foode and nouriſhment without the craſte of Vſurie.

Now therfore ſith ſutch Vſurie is contrarie to Gods commaundement, and againſt the faithe whiche wee ſhould repoſe in hym, no doubt it is vnlawfull for widdowes and Orphanes to vſe the ſame. Wee doe not in this place reaſon of exerciſing liberalitie and mercie towardes ſutch and all poore folkes without help, but we ſhewe what may lawfully be doen. Let ſuche as are the keepers of Orphanes with their Money, if any come vnto them, buie ground, and the reuenues, let them beſtowe on the maintenaunce of the Orphanes and Widowes. Or if that cannot be doen, he whiche will take that ſame Money and conuert it to his owne vſe, and reaſonablie of his accorde diſtribute to their ſuſtentation, doth like an honeſt man. But if à compoſition bee made, and that be demaunded by couenaunt, eche pol-

lute themselues with vsurie.

I am almost werie in reciting the obiections, where-with Vsurers come against the euident testimonies of Scriptures, and other good lawes to excuse their Vsury, and to defende their couetousnes.

But as it is a vaine thing to stop the holes of a Sieue: so to go aboute to discouer, refute and to refell all the cauilations of the vngodly, were foolish. For the deuill the Monarch and Prince of this world is a wonderfull framer of reprochfull speech, and can turne his tale at his pleasure. Thence hath he his name. And he it is that stirreth and driueth his ministers to inuent sondrie shiftes to cloke and excuse their wickednesse, accordyng to that of Syrach. Chapt. 33. *The wicked man shunneth correction, and as he lusteth inuenteth an excuse.*

Therefore whosoeuer by Sophistrie, or subtiltie of argumentes doe studie to obscure, put out, and extinguishe this clere truthe of the woorde of God, to them without many woordes, as Paule did to the Iewes, I aunswere: *That the condemnation of suche men is iuste.* Rom. 3.

¶ The. 10. Chapter.

An exhortation to auoyde Vsurie.

ALthough at my firste takyng this matter in hand, I knewe verie well, that my labour would bee greatly misliked of some: yet for that *Paule* in describyng a good and vigilant Bishop, doeth require at his handes not onely a knowledge of heauenly doctrine, and a zeale and paynfulnesse to preache the same, but also an habilitie to gainsaie the aduersarie

of

of the truthe, I did thinke good, in the delicate iudgement of some perhaps more bold than wisely, to make this treatise, and to shewe by true and good argumentes, that Vsurie is vtterly to bee condemned and cast of, whiche thyng I truste is alreadie so doen, that it needeth no other demonstration.

Whiche beeyng so, I hartely beseche all gouernours and Subiectes, Preachers and hearers, and all sortes of men, that the truthe beeyng vttered and knowen, thei would laye bothe heddes and handes together, too the rootyng out more and more of this mischiefe from commonweales.

But firste I humblie beseche you Magistrates, to consider to what purpose GOD hath honestied you with his owne name, whereby you are called Gods? Why is ciuile order called the ordinaunce of God, by Saincte *Paule*? Euen for that cause that ye should defende Religion, see iustice executed, peace maintained, and vertue aduaunced. An exhortation to magistrates and gouernors.

Whiche thyng altogether doe Vsurers, enemies too all good order, as muche as possiblie thei can endeuour to euerte.

For thei pertube, violate, and breake all ordinaunces, not onely of man, but of God: thei doe not onely walke euery where full iocunde and merilie, but also goe about to molest the faithfull ministers of God, thei feare nothyng, wherein though many shamefull thynges bee contained, yet nothyng is more intolerable, than that thei woorke their mischief not by Theeues onely, and beggerlie persones, but by you thei trouble the good ministers of Christe, and Godlie magistrates thei abuse to the punishyng of the innocent, and them whom neither by stones, nor by sworde, nor by fagot, whom neither their force, nor power, nor their strength

can bryng to death, these doe they thinke by your authoritie, by your zeale, and iudgementes to oppresse.

For these beyng throwen out of their places, and remoued from their charge, and banished out of countries, suppose there is an entraunce shewed them to all extortion, so that none dare set themselues againste them, or controll their desire. For who knoweth not, that in their wicked attempt they raise sedition against the Lorde himselfe? For the word whiche forbiddeth and condemneth Vsurie, is not the worde of the ministers, but of God, committed to the Ministers to be signified to the worlde.

And fearing not God, thinke ye they would reuerence your power and auctoritie if they were able for strength to rebell? Nay credite mee they woulde aswell driue you from all gouernment, as they are bold to molest the ministers.

Which thing that it fall not out, it standeth you vpon to prouide and see that their greedie mindes bee bridled, and that their craftie and wicked conspiracies take no place. The which will come to passe if carefully and with all your endeuour you studie that the word of God may be syncerely preached by the faithfull ministers. For therefore is peace established that in it the people be instructed in the knowledge of God. And if that be doen, I doubt not but their bolde speech wilbee suppressed, and through the hearing the paynes bothe temporall and eternall whiche they get vnto themselues by vsurie, they will returne into the way of truth, and by hartie repentaunce conuerted, will giue vnto God his due honor, to you humble obedience, and to euerie man his owne.

But if for the reprehension of vsurie you shall suffer the Preachers to be troubled, tossed, and banished, your

paines

paines shall bee greate, and your bondage miserable, whiche you shall procure.

For in breaking the lawe of Nature, and of Countries, whiche forbid Vsurie, they go about to cut of the cheife staie of iustice. And because magistracie is the defence of the lawe, who seeth not that Vsurers by little and little come to that boldnes and impudencie, that godlines beyng despised, the lawes defaced, and all their strength ouerthrowen, yea and ritches, whiche are the instrumentes wherby any thing is brought to passe, hourded vp in their cofers, they will rule the roste, and gouerne alone.

Finallie, thei disturbe the peace and tranquillitie, while thei require more than thei gaue, by whiche inequalitie one partie is eaten out, and brought into miserie, the other is made fat: and so the publike peace is broken, and humane societie cometh to decaie.

So you see, into what perilles the Churche, your selues, and the whole Commonweale is like to fall into, if by publike auctoritie this vice of Vsurie bee not speedelie abolished.

For the Preachers, without speedie remedie, are like to come in daunger, and bee banished, whiche beeyng gone, how will you learne to knowe God, to praie truly, to comfort your soules, and to leade an honest life in the sight of God? Your selues and your subiectes are in perill, for the auoidyng whereof godlie Princes haue suffered many, and greeuous troubles sundrie tymes, and the gooddes of many are hazarded, whiche all in auctoritie should see vnto.

Whiche beeyng so, why studie you? why dooe you consulte? why linger ye? and doe not with speede by your auctoritie driue awaie this deadlie plague, and by publike commaundement, whereunto à seuere execu-

tion ſhould bee ioyned, baniſhe it out of your Countries, out of your dominions. For it pertaineth to the office of a Ciuill magiſtrate by lawe and penalties to forbid and roote out this ſcrapyng together. For the Magiſtrate is principallie appointed of God to theſe notable offices,

The dueties of a ciuile magiſtrate.

1. Firſte, that he ſounde hymſelf the tenne Commaundements, or cauſe them to be publiſhed, inculcated, and repeted in the eares of the people, that men be not gouerned by their owne imaginations, but that the lawe of God bee the rule of all counſailes, and actions, accordyng to whiche all woorkes bothe good and badde maie bee diſcerned.

2. Secondlie, that the Magiſtrate bee a vigilant keeper and executor of the tenne commaundementes, and by the ſeueritie of puniſhment maintaine them, that hee correct all Theeues, Pirates, Pollers and Vſurers, and defende the good, leadyng an innocent life according to the preſcript words of the lawe.

Nehemias. 2. Eſdras. 5.

So *Nehemias* in the 20. yere of *Artaxerxes* beyng ſent from Babylon to Hieruſalem, when he vnderſtood that the ritcher ſorte did encreaſe the miſerie of the poore by Vſurie, and ſo by little brought all the welthe to themſelues: hee waxed wroth, and greuouſly rebuking the Vſurers he vttered the commaundement of God: *Thou ſhalt lende to thy brother without Vſurie.* Wherewith the creditors beeyng terrified, confeſſed their ſinnes, and promiſed to make reſtitution of all whiche they by Vſurie had receiued.

Conſtantinus Theodoſius.

And if *Conſtantinus*, and *Theodoſius* bee worthely commended, becauſe thei ſhutte vp and ouerthrewe the Idolatrous temples, and forbad the publike Sacrificyng vnto Idols: certainly if your by publike commaundemente take awaie this moſte abhominable cuſtome

of

of Vsurie, your praise shall bee no lesse in this worlde, and your glorie as greate in the kyngdome of heauen. For *Paule* nameth couetousnesse Idolatrie, as well as false doctrine.

Yea, Pagan Princes, euen by the light of reason seeing the hurte and confusion which cometh by the encreate of Vsurie, haue appointed à certaine measure to Vsurie, as did in the Roman Commonweale *Valerius Publicola, Marcus Rutilius, Gemnitius, Hortensius, Cicero:* and in Athens, *Solon.*

Valerius Publicola.
Marcus Rutilius
Gemnitius.
Hortensius.
Cicero.
Solon.

And if Ethnikes led onely by the profite of this present life haue moderated and abrogated Vsurie, howe muche more ought wee altogether to take away the same, whiche knowe the will of God forbiddyng the same, whose commaundementes if we doe not obeye, we are sure to incurre the paines not onely of this present life, but eternall. CATO saith: *Our elders punished à theefe with à double, but an Vsurer with à foure folde recompensing:* by whiche difference of punishment they signified, how muche a theefe was better than à vsurer.

Cato lib. de re rustica.

Now to come to you whiche are the gouernours of the Church. Whether I may call it ignorance, or impietie of them whiche allowe and defende Vsurie, I cannot tell.

Admonition to Churchemen.

If you pretende ignoraunce, you are much to be reprehended. For it is apparent you neuer haue read ouer the holie Scripture of God. And what is more boldnes, more vnseemely for the grauitie of à professor of diuinitie, than either to iudge amisse, or stoutly to defende that whiche he doth not throughlie vnderstande? Wee reade that *Alphonsus* that most famous king of Spaine and of Naples, that he read the BIBLE ouer 40. tymes, it may shame vs whiche are by profession Diuines, and yet not once haue perused the wrightinges of the Pro-

Alphonsus the king of Spaine, and of Naples.

phetes and Apostles.

But if suche be your wickednes, that for the fauour and profite of greate men, you will, contrary to the manifest Scripture, contrarie to the iudgement of all true preachers, and contrarie to your owne conscience, allowe, and by your auctoritie confirme this vice of Vsurie, what worser men than you? Greate men, which will haue Sermons framed according to their owne fancies, you bring to hell: (a worthy punishment, in my iudgement, for suche as delight in any rather than in godly preachers). The simple people by your assentation you doe miserably seduce, and confirme them in obstinate sinnyng. And therefore at the length what account will you make of your office before GOD in the daie of iudgement?

God be thanked we heare of no such Preachers in England.

Againe if any of vs, whiche would shewe our selues faithful as becommeth the ministers of the word, do set our selues against you, because we like not of your opinions and behauiour, esteemyng rather the glorie of God, the commaundement of Christe, the edifiyng of the Churche, and the testimonie of à good conscience, than your good will or fauour, then spreade you many slaunders against the truth, against well gouerned churches, against the faithfull Preachers, and against those Commonweales which courteously receiue vs. What should pratling contende with pietie, and adde besides contumelious detractions of the well disposed? But this impietie without all doubt doth highly displease God, and all good men.

Wherefore I desire, and for Christes sake I beseche you, that knowing, accordyng to the foretellyng of Christ, that in these latter daies of the world, couetousnesse, and à desire to heape together the goodes of this life, would especially haue dominion, that you would

with

with one mynde with vs condemne Vſurie. For it is your office, if you will bee faithfull, to rebuke and reprehende not one, or ſome, but all ſynnes whiche are forbidden by the name of the lawe, and pollute the cõſcience, and ſo procure the wrathe of God and eternall damnation.

Neither is there any cauſe why wee, whiche haue procured the hatred of men, and are odious to all the worlde, for our reprehendyng of Vſurie, ſhould therefore blame the magiſtrates principally, or other men for our ill entreatyng: becauſe the cheefeſt cauſe thereof commeth from you, whiche either bee patrons of Vſurie, or els dooe practiſe theſame your ſelues. For if you would ioyne with vs, as you ſhould, and ſo with all your ſtrength beſet this Idoll, no doubt but wee ſhould leſſe bee ſlaundered, leſſe iniured, and the auctoritie of gouernours the better reſiſted.

But ſith one alloweth, an other condemneth Vſurie, what men ſhould like thei knowe not. But rather thei ſuppoſe that Vſurie is a thyng lawfull and ſufferable, and that men inueigh againſt the ſame, either through ambition, or enuie, or vainglorie, or emulation, eſpecially when thei heare the reproches, wherewith the faithfull preachers bee vnworthelie afflicted.

O ſhameleſſe boldneſſe, and horrible impietie, that man created after the likeneſſe of God, and placed in ſuche an high eſtate of dignitie, ſhould bee ſo ſpoyled of diſcretion, that for tranſitorie commodities of this life, and vncertaine goodes, he will reiecte the glorie of his God, the admonitions of zealous Preachers, & their owne, yea, and others eternall ſaluation, and wilfullie caſte them ſelues, and others by their example into perpetuall deſtruction.

Now you whiche are the faithfull Miniſters of God

and fight couragiouſlie for the maintenaunce of his truth againſt the idoll of Mammon, you I counſaile and beſeeche, that ye faint not, nor bee ouercome by reuilinges, ſlaunders, and afflictions, but that you remaine conſtant and perſeuere, ſtrongthned by ſweete conſideration of à good conſcience for your faithfulnes made manifeſt, and ſtirred through an hope of attainyng a crowne of glorie, wherewith all which vnder Christ in this ſpirituall warfare haue fighten, in the latter daye of this world ſhalbe adorned.

Finallie, ouerpaſſyng others, with whom my words are of ſmall force either for their auctoritie, wherbi any thyng they ſuppoſe is lawfull for them to doe, or for their obſtinate impietie that they will not repente. I turne my ſpeech to you whiche are Citizens, and of the common ſorte.

An exhortation to Citizens.

For I doubt not but amongeſt you there may bee founde many which dailie haue in minde, wherefore they are made, and brought into the poſſeſſion of this worlde, and are touched with à care of their ſoules ſaluation, whiche I hope will haue mine exhortation and wordes in ſome waight. The other ſorte, which hath no feare of God, but contrarie to religion, iuſtice and godlines ſeeke altogether the profite of this preſent life, I commend to the iuſte iudgement of God: and yet leſt they ſay they had no warnyng, I ſay thus muche vnto them, by way of exhortation.

Our Lorde Christ did foretell, that in the latter daies of this world Sathan with all his power ſhould raunge about, and by marueilous illuſions entãgle all men, that if it might be, the verie elect ſhould be ſeduced, whereby he counſaileth to praier and watchfulnes.

And to omit for breuitie ſake the reſt of Sathans ſubtilties, that practiſe of his may not lighty be conſidered,

wherby

whereby at this tyme he doth violentlie inuade and beset the whole world, that by a filthy cústome of getting and heaping ritches together he may drawe men from godlines, and make them subiect to eternall tormentes. Wherefore I warne you to take heede, and diligently to note and consider what goodnes and truth is in this cause.

First place before your eyes the straight commaundementes of God forbidding Vsurie, which are not idle imaginations proceeding from the braine of Ministers, but seuerely proposed of God himselfe, for the better direction of our life in this world.

And what a foolishe boldnes were it to resiste the almightie God, and as it were to contende in battaile against hym? In a common weale to contemne a Magistrate and good statutes, is accounted intolerable presumption, and therefore with greate punishment is seuerely looked vnto: and then with what paines shall they bee tormented, whiche contende with God, by contemning his lawes?

Againe, consider that the cheifest parte of our office is to preache repentaunce, and that we may not, though we would, cloake, or keepe secret those thinges whiche are contained in the monuments of the Prophetes and Apostles, and haue continually by the prouidence of God been obserued and kepte in greate alterations of Empires, thereby the better to bee knowen to all mankinde, and be witnes of his pleasure.

Likewise haue in mynde, that God will, yea and hath straightlie commaunded, that we loue our neighbour as ourselues, and shewe vnto hym all maner of curtesie, which thing he hath promised to recompence as if it had been extended to hym selfe. But he whiche occupieth Vsurie, doth in deede proue that he loueth

not his neighbour. And therefore an Vſurer, as muche as in hym lieth, doth take away and aboliſh the cheifeſt bonde of humane ſocietie, and the greateſt argument and ſigne of faith.

The fruite of your well doyng is the fauour of God, the quietnes of conſcience, and vnſpeakeable happines, whiche how greate the ſame is, iudge, you.

Then how are you bewitched, and giuen ouer to wickedneſſe, that will hate and abhorre them worſer than à Toade, which faithfully execute their office, and bring you both eternall and tranſitorie ritches?

And as the nomber of them is not ſmall whiche condemne and reprehende Vſurie in theſe daies (as afore we haue declared:) ſo doe the learned and godly in, and after the Apoſtles tyme mightely inueigh againſt the ſame: whiche is an argument of the certaintie of my doctrine, and ſufficient either for confirmation of the trueth, or confutation of the contrarie.

And therefore bee not ye moued with the ianglyng wordes of Sycophantes, which to make our cauſe odious and to be abhorred, crie with open mouthes, that certaine obſcure and baſe perſons, and thoſe verie fewe for nomber pricked with ſelfeloue, ambition and enuie, do rayſe I know not what tumultes and tragedies, onely to be knowne, and to get an eſtimation among men. For you ſe the woorde of God, and the witnes of the learned doe eaſely proue that they be euill dealers and priuie ſlaunderers.

Moreouer note, I beſeche you, the inconſtancie of Fortune, the breuitie of this life, whereof the oration of Iacob the Patriarche maie admoniſhe vs, whiche beeyng asked by Pharao, how long he had liued, aunſwered: *The daies of the yeres of my pilgrimage are 330. yeres, fewe and euill haue been the yeres of my life, neither*

haue

haue thei attained vnto the daies of the yeres of my fore-fathers, &c.

And the man of God Dauid doeth ſaie: *The daies of our yeres bee ſeuentie yeres, or at the moſte eightie yeres, of whiche that which is leſte, is greef, and labours, for we quicklie paſſe awaie:* and therefore he ſaieth afterward, *Teache vs to knowe the number of our daies, that we maie walke wiſely.* Pſal. 90.

And ſo doeth Cicero à wiſe man though an Ethnik, hauing learned the ſame by experience, exclaime: *O deceiptfull hope of man, and fraile Fortune, and vaine cogitations of ours, whiche oftentymes in the middle are cut of, and in the verie courſe, before thei can haue à view of the hauen are drowned.*

And therefore what madneſſe is it with care of getyng goodes for the ſuſtentation of this vncertaine life, and that by vnlawfull meanes and gaines, and an euill conſcience procuryng them, to conſume your ſelues, and in the meane while to neglecte all cogitations of Spirituall riches perteinyng to an happie life, and thereby for tranſitorie traſhe to pollute your ſoules, and your ſelues to ſubiecte to the curſe of God?

Conſider beſides the infirmitie of man, the notyng whereof ought to bee of ſufficient force to extinguiſhe the flames of couetouſneſſe. For what tongue can ſhewe foorthe euery peece of our infirmitie, whereof *Eſaie* ſaied verie well: *All fleſhe is graſſe, and all the glory of the ſame as the flower of the fielde.* And the Ethnikes perceiued the ſame through daiely experience. For ſo did *Pindarus* ſaie thereof: *Men are but for à tyme, and ſhadowes of a dreame, and ſo long floriſhe, as they receiue light from God.* And to this purpoſe ſaied *Simonides* rightlie: *That the chaunge of man was more eaſie, than of à Flie, bee it verie ſwifte.* For of man the life is Pindarus Oda 4. Pithiorum.

ſhorte and fleetyng: the bodie ſickly; the forme fraile; the ſtrength vncertaine; the honour vaine; the pleaſure vile; the wiſedome ſmall; the vertue weake: the minde waiward. Bee ye moued alſo in conſideryng the ſubtile ſnares of the Deuill, whiche Peter in excellent woordes doeth painte out: *The Deuill like à roaryng Lion goeth about ſeeking whom he maie deuoure*. Therefore auoide Vſurie, leaſte while ye are contaminated therewith, the Deuill ſodainely eate you vp and deuoure bodie and ſoule. Forget not alſo to conclude, that Vſurers are violaters of the lawe of Nature, and that thei are odious euen to verie Ethnikes which abhorre vſurie, by whoſe witnes their paines in hell ſhalbe encreaſed, whiche in ſo greate light of the Goſpell haue remained impenitent.

Therfore, if ye thinke and perſwade your ſelues that you are made to the image of God, redeemed by the ſonne, and ſanctified by the holy ghoſt, that you might glorifie God, if ye like reaſonable men thinke that obedience is due to the commaundementes of God and good lawes: if ye beleue thoſe thinges whiche are publiſhed in the bookes of the Prophetes and Apoſtles to be true, certaine, and the will of God not fables: If ye thinke that credit ſhould bee giuen to the teſtimonies of ſo many lerned men, if you ſuppoſe the world not to be made of moates, as *Democritus* did, but to be gouerned by the prouidence of God, as good Chriſtians doe: if ye thinke that all ſuſtenance for this life is miniſtred vnto vs by the liberall hand of almightie God: if ye thinke ye are created not for this ſhort life, but for an euerlaſting: if you perſwade your ſelues that eternall tormentes are prepared for all ſutche as are impenitent, and turne not to the Lorde, but wittinglie and willingly perſeuere in vngodlines againſt their conſcience, and

contrariwiſe,

contrariwiſe, that ſutche are heires of perpetuall happines, and eternall life which are penitent for their ſinnes, no doubt you will vtterly not onely flie, and ſhunne it your ſelues, but alſo abhorre it in others, and according to your callinges will endeuour to cut of all ſhamefull exactions, leſt the godlie bee carried awaye to wickednes by euil example: yea and ye wil, I am certaine, iudge them limmes of Sathan, whiche doe either alowe, or permit, or like, or exerciſe the ſame, to be worthy not only corporall puniſhment vvith ſeueritie in this vvorld, but euerlaſting torments among the damned ſoules in hell.

FINIS.

A GODLIE TREATICE CONCERNING THE lavvfull vſe of ritches.

The principall pointes whereof may bee read in the next Page followyng.

Pſalme. 26.

¶ If Ritches encreaſe, ſet not your hartes thereon.

1. Timoth. 6.

Charge them that are ritche in this worlde, that they bee not high minded, and that they truſte not in vnconſtant ritches, but in the liuyng GOD.

Vbi Charitas, ibi Spiritus.

¶ *Imprinted at London for Andrew Maunſell.*

1578.

The Chapters of this treatice followyng.

1. Of ritches and contractes in generall.
2. Of the lawfull vse of ritches.
3. Of contractes.
4. Of Exchange.
5. Of bying and sellyng.
6. Of lendyng.
7. Of Vsurie.
8. That Vsurie is forbidden, and wherefore.
9. The punishmentes of Vsurers.
10. The obiections whiche Vsurers allege for themselues.
11. The duetie of Preachers in reprouing of Vsurie.
12. Necessary admonitions for all dealers in this world.
13. Of Almes.
14. The kindes of Almes.
15. The causes mouyng to mercifulnes.
16. Of the affection of the giuer, and the manner of dealing almes.
17. The endes and fruites of almes giuyng.
18. Of commodation.
19. Of lettyng forth to hire.
20. Of the contract of societie.
21. Of Church goodes.
22. How hainously they sinne which spoyle the church of her goodes.
23. A question about the right vse of Ecclesiasticall ritches.

THE LAVVFVLL vse of Ritches.

¶ The. 1. Chapter.

Of ritches and contractes in generall.

FORASMVCH AS MANY good men through the blessing of GOD haue greate possessions, and the state of mankind cannot bee without contractes, it may seem sufficiently euident to anie reasonable man, that either to haue ritches, or to bargaine, in it self, is no sinne. For it may not be thought that the Gospell doth either breake the lawfull bondes of humane societie, or disanull necessarie helpes to the maintenance of man. But, for that by experience we see that many both in the gettyng, possessing, and vsing of ritches, do offende, and muche ill dealing is in contractes: it will not be amisse to giue out such lessons, wherby the godly disposed person may know both how to attaine ritches commendably without offence to God, and beyng attained to vse them vertuously, as becommeth a Christian: and also to deale so in the contractes now vsed, as neither hymselfe shalbe troubled with giltines of cõscience, nor his neighbour hindred, much lesse impouerished, by extreme oppression.

A necessarie rule to be obserued of al men. Math. 6.

Wherefore first of all this rule of Christe muste carefully bee obserued: *Seeke ye firste the kingdome of God and*

and his righteousnes, and other thinges shalbe ministred vnto you. This rule containeth twoo thinges, to wit, à Commaundement of Christe, and à promise annexed to the obedience of the saide Commaundement. The Commaundement is, *Seeke ye first the kingdome of God, and his righteousnes.* Whosoeuer obeyeth not this cõmaundement, as he is not in the fauour of God, so is he à subiect vnto synne, à slaue to Sathan, whose ende, and stipende is eternall destruction. Therefore it behoueth vs principally to obeye this commaundement, and to haue à care of our saluation. The promise is, *And other thinges shalbe ministred vnto you.* This promise doth require first of all, faithe, whereby we may certainly perswade our selues, that Christe is both true of promise, and readie to performe if we obeye his Commaundement: and afterward though not expresly, that euerie man do, through faith, diligentlie without Hethenishe and worldly carefulnes, sutche thinges as by his calling hee lawfully may. For we may not thinke that the promise of Christe doth commende idlenes vnto vs.

Two thinges contained in this rule of Christe.

1. The commaundemẽt of Christ.

2. The promise.

Faith.

Diligence in our calling.

Idlenes vnmete for a Christian.

But lest any man should through ignorance doubt, whether his calling be good or no, I will in fewe wordes declare what is necessarie to à lawfull calling. Two thinges generally are to be considered, to wit, the kynd of calling, and the discharge of the same. Touchyng the kinde of callyng this rule is to be kept in minde. *Euerie calling or office, making to the maintenaunce or furnishing of the states ordained of God, as are the state of à Commonweale, of an Householde, and of the Church, are commaunded in the first and fourth Commaundement, as is the calling of Ministers, of Magistrates, of Officers vnder Magistrates, of Householders, of Artificers, of Marchauntes: breefly, all callinges whiche serue to the good ordering of the Churche, of an householde, or Commonweale,*

VVhat are to be considered in à calling.

VVhat callinges are lawfull in à Commonweale.

monweale, are both in themselues good, and also commendable in such as lawfullie are in them. And although it be free for euerie man to chuse the kinde of life whereunto he feeleth hymself inclined, yet ought we to make a difference betweene a callyng priuate, and a publike calling. Vnto a publike office we must come by ordinarie calling. For no man should take vpon him a publike office either in the Churche or Commonweale, vnlesse he be called thereunto by ordinarie auctority: he which doth otherwise sinneth against God, and is without all comforte of the holy spirite in tyme of persecution. Wherfore let euery good man beware that he rush not into any publike office without lawfull callyng. The priuate callyng, any man, as him liketh, may chuse: although in thys also the good counsaile of Parentes ought not to be contemned. He may be a Merchaunt, an Husbandman, an Artificer, accordyng to his fancie, idle he may not be, if he be a Christian.

A difference betwene a publike and priuate calling.

A publike office maie not bee taken without ordinarie calling.

Priuate calling.

In the discharge of the office or callyng, many thinges are to be considered. Firste faith and charitie should be the rules of all our dealinges. Faith is wary of displeasing God, and doth referre all thinges to his glory: charitie warneth that no man bee iniuried, but profited. Faith desireth God to be an assister: charitie maketh vs to loue our neighbour in the Lorde. Faithe keepeth a worker in the feare of God: Charitie keepeth the same man in the loue of his neighbour. Thus if a man labouring vprighly in his lawfull calling beecome ritche, through the blessyng of God, he ought singularlie too foresee, that his ritches become not snares and thornes vnto him, through his owne sinne. For welthy me haue instrumentes both to vertue and wickednes, according to their disposition. Wherfore a godly man should first of all knowe how his minde should bee affected in his

VVhat are to be considered of euerie man in the discharge of his calling.

The fruites of faithe and charitie.

If ritches abound what then? How ritch men should be affected in their wealth.

welth. And this may notably be learned out of the wordes of *Dauid*, and of *Paule*: *Dauid* ſaieth, *If ritches abound, ſet not your hartes thereon*: and *Paule* ſaieth, *Charge the ritch men in this world, that they be not high minded, and that they truſt not in uncertaine ritches, but in the liuyng Lorde*. Theſe two ſentences, put vs in mynd both of the mind of the ritch, and of the vſe of ritches. The mind ſhould not be altogether giuen to ritches, & to couetouſnes, neither ought à Chriſtian to meaſure his happines by the deceiptfull meaſure of ritches, but ought to vſe them rightly, leſt he lay ſnares for his owne deſtruction. Now when the minde is thus affected towardes ritches, it will haue à care by and by how to vſe the ritches wel which God hath giuen. Wherfore I will adioine hereunto ſomwhat of the lawful vſe of ritches.

Pſalf. 61.

1. Timoth. 6.

¶ The 2. Chapter.

Of the lawfull vſe of ritches.

The opinion of Iſchomachus aboute the lawfull vſe of ritches.

ISchomachus, as it is in *Xenophon*, being aſked what was the lawfull vſe of Ritches, aunſwered on this manner: *I ought with my Ritches to honour the Gods mightelie: to ſuccour my freindes in extremitie: and not too ſuffer the glory of my countrey to be defaced, if I may aduaunce the ſame*. This man ignorant of true religiun, maketh à threefolde vſe of ritches. One parte he aſcribeth to the ſeruice of God: another to the ſuccurring of his freindes in pouertie: and the thirde to the ſetting forth and adornyng of his countrie. And although

though this aunſwere of the prophane Philoſopher be good and commendable, yet ſomewhat more diſtinctly I will ſhewe the true vſe of ritches which is fourfold.

Ritches are to be vſed to foure endes.

The firſte and principall vſe of ritches, ſhould bee to maintaine religion, and to ſet forthe the glorie of God. This vſe is confirmed by the ende of mans creation. For man was at the firſt made, and afterwarde regenerated by the holy ghoſte, to glorifie God. And therfore whatſoeuer giftes we haue, we ſhould refer them eſpeciallie to this ende of our creation. Here many beyng miſerably ſeduced, offend. For ſome there be which giue nothing at al to the maintenance of the miniſterie. Others doe wickedly plucke awaye that whiche deuoutly was giuen to the ſeruice of God. And others with their ritches, encreaſe the power of tyrans, to the oppreſſyng of the Churche, and aboliſhyng of Religion. Which men had been in muche better caſe if they had neuer been borne. For their portion ſhalbe with Sathan, whoſe members they are. Therfore à godly man which is bleſſed with ritches in this world, ſhould conſider the ende of his creation, and beſtowe à parte of his goodes to this ende that God may be glorified, and true religion maintained. Let hym ſet before his eyes the examples of godly men, as of *Dauid, Ioſias, Ezechias, Conſtantinus, Theodoſius, &c.* and other good princes, & godly men, whoſe deſire was in nothing ſo muche, as in aduaunceing the glorie of God, helping preachers and religious men, maintainyng ſcholes and good priuileges, defendyng the teachers of godlines againſt the crueltie of the wicked.

1. The first, and principall vſe of ritches, is to aduaunce the glorie of God, and to maintaine the miniſterie.

The firſte ende why ritches are giuen, little cõſidered.

Dauid.
Ioſias.
Ezechias.
Conſtantinus.
Theodoſius.

The ſeconde vſe of ritches ought to bee, to adorne the Commonweales wherein wee are, accordyng to our habilitie. For this cauſe tributes are appointed, that by them, as it were by ſenewes the bodie of the whole

2. The ſecond vſe of ritches, is to maintaine the Commonweale.

ſtate

The second vse of ritches not regarded sometyme.

state maie bee strengthened. But here twoo sortes of men doe greatly offende. One sorte are some greate men, whiche in the tyme of peace, when any thyng is to be paied for the vse of the Common-weale; craftily slippe their owne neckes out of the collor, & make the poorer sorte to smarte for it, by paiyng more than oftentymes they well can spare. The other bee suche, as not contente with ordinarie paiementes, put newe exactions vppon their Subiectes, which are condemned by the testimonie of *Ihon Baptist*, because they brynge not forthe the fruites of repentance. Christ saieth: *Geue vnto Cæsar the thinges whiche are Cæsars, and giue vnto GOD, those thynges whiche are Gods*. But let *Cæsar* knowe that there is a certaine rule whiche the Lawes doe prescribe vnto hym. Which if he shall breake, he is subiecte to the wrath of God. But, you will saie, is it not lawfull therefore for a Magistrate sometyme to exacte somethyng of his people besides the ordinarie taxe? Wee must put a difference betwene the tyme of warre, and of peace. In the tyme of peace let hym bee content with his ordinarie allowance, least hee synne against God: in the tyme of warre his subiectes doe owe vnto hym not their goodes onely, but their bodies also, if his warre bee iuste. And a godlie prince maie bothe demaunde vnaccustomable Subsidies, and also commaunde their bodies to serue hym in the warre. Also in the time of peace suche occasions maie be offered, that his common allowance will not suffice hym. And then, good subiectes ought to helpe, and godly Princes may, require their aide. But suche as bring the same into custome to oppresse their subiectes, let them looke to bee punished like infidels of the righteous iudge, whiche also can tell how to yoke the neckes of the proude, and tyrans.

Math. 22.

VVhether a Prince may exact any thing aboue that which is commonlie allotted hym to haue, or no.

Howe in the tyme of peace a king may put his people to extraordinarie charges.

The

The thirde good and lawfull vſe of ritches is, that euerie man do keepe hymſelfe accordyng to his power honeſtly, & maintaiue his houſhold. But two vices are to be taken heede of, couetouſnes, and prodigality. Couetouſnes doeth greedilie ſcrape ritches together, vnſeemely for à godlie man. Prodigality doth raſhly conſume welth ſometyme vpon brauerie vnmeete for our callyng. And therefore à meane, whiche in euery thing is commendable, muſt be obſerued here. Let the honeſt Citizen leaue honour to the Nobility; and let the godly noble man leaue royaltie vnto his Prince. Let Preachers in ſcholes and in Churches defend their ſtate modeſtly. And let no man go about that, whiche ſhalbee for his calling, or condition vnſeemely.

3. The third vſe of ritches to maintaine our ſelues honeſtlie.

Couetouſnes. Prodigalitie.

In medio virtus.

The fourth and the laſt vſe of ritches good and commendable, is to releiue the poore. For certainly God doth ſuffer the poore among vs, to trie both how willing we are to obeye his Commaundementes (for hee doth bid vs to ſtretche forthe our hand to the needie) and what pittie wee take vpon the members of God, the which if we contemne, we deſpiſe God. For it cannot be that he ſhould loue the head, whiche puniſheth the body. But of this vſe more hereafter, cap. *13*.

4. The fourth and laſt vſe of ritches, to releiue the poore.

¶ The 3. Chapter.

Of Contractes.

NOwe ſith wee are ſo framed of God, that we muſt liue in companie, and our condition is ſutch, that without the aſſiſtaunce and helpe one of another, our ſtate cannot bee maintayned, certainly wee haue greate neede of contractes, whereby wee may after à

The neceſſity of contractes.

VVe can not liue without the helpe one of another.

ſorte make an exchaunge of our doinges. Neither can we be without the commoditie of bargaines, no more than we can ſpare either fire or water. Wherefore ſeeyng that both the godly and vngodly are wonte to deale together, and men through the corruption of their owne nature offend in bargainyng, it will be verie neceſſarie to preſcribe rules to the godly, whereby they may know how farre thei may wade without offence, that they may doe nothyng either contrarie to their owne conſcience, or againſt the commaundementes of God. And although fullie and at large to diſcourſe of contractes belongeth to Lawiers, whiche by profeſſion can wiſely entreate hereof, yet notwithſtandyng beecauſe politike lawes doe not alwaies ſatisfie the conſciences of men, I thinke it good to preſcribe à ſhorte aduertiſement whiche the godly may ſafely followe in all his bargaines. Therefore I will firſte of all laye twoo foundations, out of whiche all that I meane to ſpeake, ſhall depend. And afterwarde I will declare the kindes of the cheifeſt contractes, and ſhew how they agree to the foreſaid foundations.

Bargaining as neceſſarie as either fire or water.

The ſumme of the diſcourſe following.

The firſt foundation to be laide before any bargaine bee concluded. 1. Doe vnto another, as you would be doen vnto. Doe not vnto another whiche you would not should be doen to your ſelfe. Math. 7.

The firſt foundation ſhall bee this, deriued from the lawe of nature: *That whiche you would another ſhould not doe vnto you, doe not vnto another. And contrariwiſe, That whiche thou wouldeſt iuſtlie haue doen to thy ſelfe, doe vnto another.* Vppon this foundation Chriſte will haue all dueties, yea and all dealinges and bargaynes to be builded. For ſo he ſaieth: *Whatſoeuer ye would that men ſhould doe vnto you, euen ſo doe ye vnto them.* He addeth à reaſon of this foundation: *This* (ſaieth he) *is the Lawe and the Prophetes*, that is, this is the ſcope of the Lawe and Prophetes, or whatſoeuer the Lawe and the Prophetes commaund, is contained in this common rule. This foundation as in euery bargain it would

haue

haue plainnes, and excludeth double dealyng: so it requireth equalitie betweene those whiche bargayne, according to Arithmeticall proportion, which doth measure, nomber, and weigh all charges equallie. So suche à contract is both equall, and lawfull: equall, because it obserueth an Arithmeticall proportion: and lawfull, because it agreeth to the lawe of nature.

The second foundation is this, taken from the nature of the Gospell. The Gospell doth allowe such politike ordinances, as à godlie magistrate doth iudge profitable for his Commonweale. This is thereby euident, because the Apostles of Christ did, that we can reade, neuer chaũge the forme of the publike ordinances where they preached, whiche vndoubtedly they would haue doen, had they been contrarie to the Gospell. Hence it followeth, that as à godly man may vse the ciuile ordinances of that Commonweale, in whiche he liueth, so is it lawfull for à wise magistrate to make necessarie lawes for his Commonweale according to which contractes, and the callinges of this life may be directed, but notwithstanding no lawe is to be enacted contrarie to the lawe of nature, or commaundementes of God.

2. The Gospell alloweth good politike lawes.

The Apostles neuer set themselues against good ordinaunces.

Bargaines are commendable as long as they agree to godly statutes in common weales.

These two foundations I would haue to bee applied to all contractes, as it were consultations, whiche maye giue sentence as often as one question ariseth about bargaining.

The kindes of ciuile contractes, whereof we mynde to speake at this tyme, are these. 1. Exchange of thinges. 2. Bying and sellyng. 3. Lending. 4. Commodation. 5. Letting forth to hire. 6. The contract of societie. If there be any other contractes, they may bee knowen in the wrightinges of Lawiers, whiche may bee embraced of à godly minde, as long as they decree nothing either against the loue towardes God, or charitie towardes

The kindes of bargaines spoken of in this booke.

the neighbour.

¶ The 4. Chapter.

Of Exchaunge.

Chaunging of thinges the cõmon trade before money was found out.

CHangyng of one thing for another before money was found out, was moſt vſuall and profitable, as without whiche ſocietie of man coulde not be maintained. But after mony was inuented, it beecame euerie where to be leſſe vſed.

How exchange is made.

Exchange is made not when thinges are changed for mony, but for other thinges: as when for Corne, wine, is changed, and Skinnes for Butter.

Exchange when lawfull.

This changing is then commendable, when it ſwarueth not from thoſe two foundations, whiche we haue layde for euerie honeſt contract. Therefore in the exchange of thinges an equalitie is to be obſerued without fraude.

How many wayes deceipt may be vſed in exchange.

Fraude may be vſed diuerſly, but cheifely three waies: to wit, in ſubſtance, in quãtitie, in qualitie. In ſubſtance, as if we giue mingled wine in ſtede of pure wine, and corne mixed with Cockell or Darnel in ſtede of ſimple corne, &c. In quantitie, if there be not equalitie obſerued of weight, meaſure, and nomber. In qualitie, when for good and ſound, naughtie and corrupt thinges are thruſte vnto à man. Whoſoeuer dealeth deceiptfullie in theſe thinges, as hee doth breake the foundation of iuſtice, ſo if he doe the ſame wittinglie and of purpoſe, he ſinneth againſt God, violateth the rule of charitie, and is giltie of the decaie of his commonweale. Many men flatter themſelues, and as it were tickle againe for ioye,

when

when they can deceiue à man after futche à ſorte, but it happeneth to them, as to fiſhes, whiche with the baite receiue their bane. For the gaine is ſweete, but caught with the deuils baite, their paine ſhalbe greeuous.

¶ The 5. Chapter.

Of bying and ſelling.

THat is properly called bying and ſelling, when thinges are changed not for thinges, but for mony. This kinde of bargainyng is neither the moſte auncient, nor the moſt vſed. For both it was vnknowen to the firſt inhabiters of this world, and is, at this daye, in no vſe among diuers nations. But only neceſſitie found out the ſame. In this contract, hee whiche receiuyng mony doth tranſlate his goodes into the poſſeſſion of another, is ſaide to ſell, and the thing tranſlated is called ware. Againe, he which paying money receiueth ware, is ſaid to bye. Here wee muſt regard not ſo much what the money is worth in it ſelfe, as how it is valued by publike auctoritie, cuſtome, and eſtimation. For money is valued rather by lawe, than by nature. And therefore equalitie muſt here be conſidered, not in the ſubſtance of money, but in the eſtimation, or common vſe therof. This contract according to the foundations laid aboue cap. 3. doth require an equalitie without fraude beetwene the byer and the ſeller. Whoſoeuer doth of purpoſe circumuent his brother in bargaining, contrarie to the precept of *Paule*, hath violated the equalitie which

Bying and ſelling what.

Bying and ſelling is not the moſte auncient trade of liuing.

Bying and ſelling not vſed euerie where.

A ſeller who?

VVare.

A byer.

The value of money is knowenn not by it ſelfe, but by the eſtimation therof by magiſtrates.

Equalitie muſte be obſerued betwene the byer and the ſeller.

1. Theſ. 4.

ought to bee betwene the buyer and the ſeller. And therefore ought good men to take greate heede, that thei vſe no couen either in ware or price. Let the ſeller name the goodneſſe of his ware truely, or at the leaſte accordyng to his knowledge, without diſſimulation: And let the buier giue his due price: that à proportion maie bee obſerued betwene the price and the ware. But ſome wil perhaps demaũde what I call à due or lawfull price? I aunſwere ſimplie, euery price agreed vpon betwene the buyer and ſeller, is not à due or lawfull price, but that whiche is either appointed by indifferent and wiſemen in auctoritie, or paied according to the common eſtimation of the thyng, at ſuche tyme as the bargaine is made. He therefore whiche to daie buyeth à buſhell of Corne, accordyng to the common price for three ſhillynges, the ſame man maie ſell the ſame at another tyme for ſixe ſhillynges, if the price bee raiſed to ſo muche. Contrariwiſe, if after certaine monethes it bee commonly bought for twelue pence, he offendeth that aske three ſhillynges, although he paied three for the ſame. For here à conſideration muſt bee had of time and place, alſo of the plentie or ſcarſitie of thynges.

The duetie of the ſeller.

The duetie of the byer.

VVhat is a lawfull price.

But there bee three ſortes of men whiche doe greeuouſlie abuſe this trade: Ingroſſers, whiche get as many cõmodities as thei can into their priuate handes, and ſo price thinges to their owne fancies: Regraters, & ſuch as hauyng plentie, will make no ſale, excepte either thei maie haue their owne askyng, or ſuche à ſcareſitie doth happen as thei maie price, and receiue money as thei liſte. In whiche number are thei whiche haue aboundance of Butter, Oxen, wine, Corne, and other thynges frõ their owne encreaſe. When any ſhall haue neede to buye of theſe men, thei are enforced, will thei nill thei, to giue as muche as they doe demaunde. Whereby it happe-

Spoylers of the market who.

happeneth many times, that the ſeller, where there is no price publiſhed by the Magiſtrate, makes other men to paie extremely for his ware. Now when other riche men ſhall followe their example, that whiche otherwiſe perhaps would bee vttered for twelue pence, is ſolde for eight ſhillynges. But one will ſaie to me, the ware is myne, why maie I not ſell it as I liſte? Hath not the buyer choiſe either to buye, or not to buye? Doe I offende in ſettyng à price of myne owne? Cloake the ſame by what title you liſte, your ſynne is excedyng greate. For thou doeſt not ſo muche hinder the buyer, as thou dooeſt hurte the Commonweale, whiche is in worſer caſe thereby, than if thou ſhouldeſt like a common theefe inuade the ſame. For by thy couetouſneſſe many pine awaie in miſerie for wãt of foode. He which hurteth but one man, is in a damnable caſe, what ſhall bee thought of thee, whiche bryngeſt whole houſholdes to their graues, or at the leaſte art a meanes of their extreame miſerie? Thou maieſt finde ſhiftes to auoide the daũger of men, but aſſuredly thou ſhalte not eſcape the iudgemente of God. He cannot bee deceiued by any coulored ſhifte, nor caried awaie by any ſhewe of perſon.

Againſt enhaunſers of the price of thinges.

Buyers many-tymes are greatly to be blamed, which either in conſideration of daies of paiement, or to purchaſe their freindſhip of whom thei buy, wil giue more than à thyng is worthe, and get vp their loſſe, by ſome other ſhifte whiche couetouſneſſe can teache.

A fault in byers.

The queſtion aboute redeemyng a bargaine, is aunſwered out of *Leuiticus*, where the Lorde doeth commende vnto his people the Lawe of redeemyng. But then I iudge this kinde of bargaining to be good, when it agreeth to the foundation aboue declared: *Doe not vnto another, whiche thou wouldeſt not haue doen to thy ſelfe.*

Redeeming of bargaines.

ſelf. Vppon this foundation the conſcience of a godlie man maie depend in this couenaunt of redeemyng, and in all other thynges.

¶ The 6. Chapter.

Of Lendyng.

Lending what.

LEndyng is à contracte, whereby one manne giueth his right of à thyng to an other, without any price at all, but vppon condition that theſame thyng in kinde be repaied. Herein two thynges ſhould bee conſidered of the godlie, an Equalitie, and Obligation. Equalitie, to reſtore faithfully without fraude as-muche either in meaſure, weight, or goodneſſe as was receiued. The Obligation is of twoo ſortes, Naturall, and Chriſtian.

In lending two thinges are to be reſpected.

Equalitie.

Obligation.

Nature doth binde vs to lende.

Our profeſſion doth binde vs to lende.

Luke. 6.

The naturall is whereby we are bounde by the lawe of nature to lende to ſutche, as lacke our helpe. The Chriſtian Obligation is whereby God doth binde hys to lende to the needie, that is, not onely to ſutch as may doe the like at another tyme, but alſo to them whiche are vnable to requite. For he ſaith, *Lende, looking for nothyng thereby*. Here Chriſte doth not ſpeake of liberall giuing, or of almes, but of lēding, wherby the borrower is bounde to reſtore that whiche was lent hym, though not the verie ſame, yet in kind the ſame faithfully without couen. This lawe is contrarie to the malicious myndes of the Iewes, and the corrupt interpretyng of *Moſes* lawe. The law commaunded to lende: but the Iewes tooke the ſame with this exception, *Lende, but not without reſpect to all, but onely to ſutche as maye doe the like againe*.

How the Iewes would lende.

againe. Therefore Christe doth correct this abuse of the lawe, and giueth all his in charge, that they lende not to them alone which may lend againe at another tyme. But we will make this more plaine with an example. There commeth à man to knowe somewhat of thee, thou thinkest hee can doe thee as greate à pleasure at another tyme, vpon which conceipt thou dost lende vnto hym, and thou dost well. For what doth hee offende which for à benefite doth looke for gratefulnes? There cōmeth another honest man hauyng neede, & craueth thine helpe, but is vnable to requite thy courtesie. If thou lendest not being able, to this man, thou art in opinion à Iewe, in thy dealing vngodly, and declarest thy selfe to contemne the commaundement of Christ. And therefore Christe doeth not bid in this place, that thou shouldest not hope to receiue again whiche thou courteously didst lende, as some foolishly interpret this saiyng. For then he would not haue saied *Lende*, but *Giue*: but Christ hath à respecte to the persones, to wit, that the godlie lende to suche as are not able to recompence them with the like. Whiche interpretation of myne maie easily bee confirmed by the circumstaunce of the place. For there doeth Christe correct the grosse errours of the Pharisies in their malicious interpretyng of the lawe of God, accordyng to their foolishe fancies.

The interpretation of that saiyng of Christe in the. 6. of Luke, Lend, looking for nothing thereby.

The Pharisaicall interpretation of the commaundement of God.

For as I saied aboue, thei interpreted the commaundement about lending after this maner: *Lende, but onely vnto hym whiche maie lende againe when thou haste neede, or by some other waie requite thy curtesie, and declare his gratefulnesse.* This restrainte dooeth Christe take awaie by this foundation: *If ye do good vnto them, whiche do good vnto you, what thanke shall ye haue? And, if ye lende, of whom ye hope to receiue, deserue you any thankes? For euen synners doe the like vnto synners, to receiue*

Luke. 6.

ceiue the like againe, that is, to finde the like at another tyme, either altogether, or in some respecte. Therefore the summe of the commaundement is, that we should lend not only to them which may doe the like at another tyme, but also to others whiche are vnable to requite. Hethertoo belongeth that saiyng in the Psalme,

Psal. 112. *Well shall it be with hym that is mercifull, and lendeth.*

The difference betweene the lending of the wicked and of the Godlie.

How the vngodly do lende, and to what ende.

The cogitations of the godly when thei lend.

And although the wicked lende sometime, yet ought we diligently to note the difference betweene the lendyng of those, and of the godlie. The vngodlie in lendyng respect their owne profite altogether, but the godly deale after this manner. Firste they haue regarde vnto the commaundement of God, whereby they knowe themselues to bee bound, and therefore they lende willingly and cherefully. Secondly by their faith they beholde the promise of God, whereby he appointeth à recõpence for sutch obedience, as they see in the Psalme: *Who shall dwell in thy tabernacle ô Lorde? Hee that worketh righteousnes.* Last of all, the godly consider the obiectes, and beholde that the needie are the members of Christe, as well as they. And therfore they lende that so they may cherish the members of Christe, whereby is knowen the difference betweene the lending of à godly man, and of à wicked, whiche onely respecteth hymselfe, and his owne gaine.

Psalme 15.

¶ The 7. Chapter.

Of Vsurie.

Two sortes of lending.

EXperience it selfe doth witnes that men doe commonly lende after twoo sortes. Sometyme with à couenaunt or condition, that as much & no more in weight, measure, or nomber be repaide, than was borrowed.

borrowed. Of whiche kinde of lending wee haue ſpoken in the former chapter. Sometyme we lende with a couenaunt that ſomwhat more, for the courteſie of lendyng be giuen than was receiued. The taking of which ouerplus is wicked, becauſe it is taken in reſpect of lending, whereunto euerie man both by the lawe of God, and of nature, is bounde. And it is called vſurie becauſe for the vſe of a thing ſomewhat commeth to the lender beſides the principall. Neither ſhould wee thinke that the lenders of money onely are Vſurers. For looke whatſoeuer is lent, if more bee receiued backe for the boũden duetie of lending, than was lent, that ſame is vſurie. Euen as the lawe of God doth plainly ſhewe, and *Ambroſe* witneſſeth in theſe wordes: *Meate is Vſurie, and a Garment is Vſurie, and whatſoeuer is receiued more than was was lent, call it what you will, it is vſurie.* I call that the bounden duetie of lending, whereuntoo we are ſo tyed both by the lawe of God and of nature, that vnleſſe wee lende to ſutch as require our helpe and ſtande in neede, wee offende againſt God, and breake our charitie whiche we owe to our neighbour.

Vſurie what.

Not Lenders of money onely are vſurers.

And although by that ſpoken in the former Chapter, it may be gathered what we thinke of Vſurie, yet for the plainer conceiuing thereof, we thinke it verie expedient to adde ſomewhat touchyng the ſame. And that the more orderlie we may entreate hereof, theſe thinges ſhalbe handled.

Firſte wee will ſhewe that Vſurie is forbidden, and wherefore.

1. The thinges which are handled in this diſcourſe of Vſury.

Then we will note the puniſhmentes of Vſurers, that the remembraunce of them may ſomewhat aſſwage their greedines.

2.

Afterward we will ſhewe how the diſpenſers of the miſteries of God, that is, the preachers of the Goſpell,

3.

should behaue themselues in this matter of Vsurie, that so they may neither be partakers of other mens offences, nor go about any thing that may turne to their owne destruction.

4. Last of all, wee will giue certaine admonitions, the marking wherof in all bargaines, wilbe very profitable.

The. 8. Chapter.

That Vsurie is forbidden, and wherfore.

How many waies Vsurie is forbidden.

THe prohibitions of Vsurie are foure, which being carefullie and christianly considered of vs, we shall plainly perceiue what may be thought of Vsurie in generall. Wherefore I will orderlie and distinctlie recite them.

1. Nature condemneth vsurie. Philosophers inueigh against Vsurie. Aristotle.

The first prohibition is naturall. For first euen by the onely light of reason Philosophers haue condemned the same. *Aristotle* the cheife among Philosophers, teacheth that Vsurie is against nature, moued thereunto by this argument: *Money by nature can not bryng forth. Therefore to take Vsurie by Money is vnlawfull.* And therefore Vsurie is called of the Grecians *Tokos* from bringing foorth, as though there were a certaine birth of Money, that euen by the verie name it might become odious. Aristophanes. *Aristophanes* calleth Vsurie a beaste, whiche in processe of time bringeth forth Money, and is euerie daie more fruitfull than others. Plato. *Plato* doth banish Vsurie out of his Commonweale. For hee saith in his fifte de legibus: *It shall be lawfull for any man whiche borroweth vpon Vsurie, neither to paie the Vsurie, nor to repaye the principall.* Plutarche. *Plutarch* by this argument doeth conclude that Vsurie is against nature: *Of nothing can*

bee

be made nothing. Cicero doth compare Vsurie to manslaughter. And therefore as it is against nature to kill a man, so is it to take Vsurie. Cicero.

Besides inequalitie in bargainyng is against nature. For it destroyeth nature. And therefore the gayne gotten for due office of lendyng, muste of necessitie bee against nature. Another reason why Vsurie is against nature.

Laste of all, for that a ciuile societie is moste agreable to Nature, Vsurie must of force bee enemie to Nature, because it ouerthroweth humane societie. A thirde reason.

The seconde prohibition is diuine. For God in his holie Scripture doeth forbid the same. *Exod. 22. If thou lendest to my people beeyng in pouertie, whiche dwelleth with you, thou shalte not trouble hym with exaction, nor oppresse hym with Vsurie. Leuit. 25. Thou shalte not giue hym thy money vppon Vsury, nor lende hym fruite for encrease.* The cause of this commaundemente goeth before, *That thy brother maie liue with thee*, to witte, not oppressed with Vsurie. *Deut. 23. Thou shalte not exacte of thy brother Vsurie either of Money, or of Meate, or of any thyng els, &c.* Ezech 18. *Hee that hath not giuen forth vppon Vsurie, neither hath taken encrease is iuste, and shall surely liue.* Hereuppon it followeth in the contrarie sense, that hee is vniuste and shall die whiche hath giuen vppon Vsurie and taken encrease. And it is saide in the 15. Psalm, *That he shall not dwell in the tabernacle of the Lorde, whiche giueth out his money vppon Vsurie.* 2. The worde of God condemneth vsurie.

The third prohibition is Politicall. The auncient *Romans* neither vsed, nor allowed, but altogether abhorred, and punished Vsurie. But in processe of tyme their couetousnes encreasyng with their good successe, by little and little vsurie crept in, and so grewe on till at length it raised sedition in the Common-weale. For 3. Politike lawes forbid vsurie. Romans.

whiche cause Vsurie though it could not bee vtterlie abolished, yet was it by lawes represſed. The cittie of *Athens* gaue *Solon* in commiſſion to moderate the Vsurie wherewith the Athenians were greeuouſly oppreſſed. For ſedition did ariſe becauſe of the cruelnie of Vſurers, whiche compelled the ſonnes and daughters of their detters either to be ſolde, or become their ſlaues, to ſatiſfie the Vſurie: *Solon* at the requeſt of the people made à lawe, that from that tyme no free man ſhoulde become à ſlaue either for Debt or Vſurie. And appointed this meaſure vnto Vſurie, that for an hundred crownes lent for à moneth, but one crowne ſhould be paid.

Athenians. Solon.

Emperours.

The Emperours haue appointed to aduenturers but twelue in the hundred, to other lawfull occupiers but eight, to noble men foure, and to the common people ſixe in the hundred.

4. Godly fathers condemne Vſurie.

The laſte is Eccleſiaſticall. I call the Eccleſiaſticall prohibition not by the decrees of the Pope, whom we acknowledge to be neither the head, nor taile, nor any parte of the Churche, but by Statutes of holie Synodes, and by the ſaiynges of godlie Fathers, whiche vehemently forbid Vſurie. In the 47. Decrees there is mention made of the Canons of the Apoſtles, whiche condemne Vſurie. The Counſaile at *Nice*, at whiche were 318. Fathers, did alſo condemne Vſurie. And *Gratian* againſte the Vſurie among Clergie men, doeth alledge this out of the Decrees of the *Nicene Counſaile*: *Becauſe many Churchemen through couetouſneſſe, ſollowing filthie lucre, haue vtterly forgotten the commaundement of God, whiche ſaieth, he whiche hath not giuen his money vppon vſurie; this holie Counſaile hath ſet downe, that if any manne after this determination bee founde to take Vſurie, or by any ſuche trade to ſeeke filthy gain, and he ſhalbe caſte out of the Clergie, and remoued from all*

The counſaile at Nice. Gratian.

Ecclesiasticall liuyng. Hierome saieth: *To lende vppon Vsurie, to cousine, and to steale, doe nothyng differ. Lende to thy brother, and receiue that which thou gauest, but take no ouerplus, because to take ouerplus is Vsurie.* Augustine saieth: *What shall I speake of Vsury, whiche euen the verie Lawes and Iudges them selues commaunde to bee restored? Who is the worser man, he whiche taketh somethyng from a riche man by theste, or he whiche taketh a poore mannes life from hym by Vsurie? These and suche like are ill possessed. And I would they should bee restored, &c.* Ambrose saieth: *Why doest thou conuert the industrie of Nature into deceipt? Why doest thou desire to make men miserable? Why doest thou make a dearth to be wished for of the poore; and dooest lamente the common plentie? Thou doest enquire where scarcitie is. Thou callest that industrie, whiche is the subteltie of Sathan, and that whiche thou callest a remedie, is the pollicie of mischief. Maie I call Vsurie Theuerie (the tymes of Theste is sought for, whereby like a cruell deceiuer thou creepest into the bowels of men) whiche maketh Corne laide vp in store to encrease by Vsurie? Why dost thou wish euill vnto all men? Thy priuate gaine, is the publike hinderance.* And in another place: *He fighteth without a sword, which exacteth vsurie; he doth reuenge hymself without a sword, whiche is an Vsurer.* Chrysostome saieth: *Lende, take Vsurie, lende to receiue againe where no enuie is, no accusation, no snares, no terror. Lende not vpon Vsurie to the poore, but to Christ, whiche for thy sake was in pouertie, hungrie, & nourisheth all men. This Vsurie prepareth a kingdome, but the other bringeth to hell; this doth proceede from godlines and pitty, the other cometh from couetousnes and crueltie.*

Hetherto wee haue shewen how many waies Vsurie is forbidden, and wherefore, the somme where of is that

Hierome against Vsurie.

Augustine against Vsurie.

Ambrose against Vsurie.

Ambrose in another place.

Chrysostome for and against Vsurie.

Here I ouerpasse somewhat for breuitie sake, referring the reader to the former parte of this booke, where this point hath been more amplie handled. cap. 6. Pag. 13. b.

The summe of this chapter.

that Vſurie is therefore prohibited, becauſe our neighbour ſhould not bee damnified; charitie among men not quenched; humane ſocietie violated; the goodes of priuate men deuoured, bothe to the deſtruction of good houſes, and the decaie of Common-weales. As often therefore as wee reade that Vſurie is forbidden, let vs looke vppon theſe endes of the prohibition, leaſte otherwiſe vnder the pretence of vnlawfull Vſurie, wee iudge vnwiſely of lawfull contractes.

¶ The 9. Chapter.

The puniſhemente of Vſurers.

Three kindes of punishmentes for Vſurers.

I Finde that the puniſhementes of Vſurers is of three kindes, that is to ſaie, Politicall, Spirituall, and Eccleſiaſticall.

1. How the Romans punished and conceaued of Vſurers.

The Politicall puniſhmente for Vſurers among the *Romans*, as *Cato* witneſſeth, was that Theeues ſhould make à double reſtitution, but Vſurers ſhould reſtore four times as muche. By whiche ſentence no doubte the auncient Romans did ſufficientlie enough declare, that thei conceiued woorſer of Vſurers, than of common Theeues. And for that cauſe thei barred them from honour and publike offices in the Common-weale. But alas, ſo corrupt are the maners of Chriſtians at this preſente daie, that ſuche as prophane people accounted odious, and more to bee deteſted than Theeues, thei among Chriſtians are preferred too honour, and ſit to beare auctoritie.

2. The ſpirituall punishment of Vſurers.

The Spirituall puniſhement of Vſurers, although in deede

deede it bee moſte intolerable, yet many doe but laugh thereat. For he whiche exerciſeth Vſurie, is no doubte excluded from the familie of God, and congregation of true Chriſtians. For howe can he bee à member of Chriſte, whiche is à killer of Chriſte in his members? How can he bee of the houſholde of God, whiche is à ſlaue to Sathan? Which maketh à ſcoffe at the woorde of God? Now thei whiche are not of the body of Chriſt ſhall haue no portion in the treaſure of Sainctes, which is more pretious than al the riches of this worlde. What treaſure more excellent than to poſſeſſe Chriſte? What riches better than the enheritance of heauen? This treaſure, and theſe riches hath poore *Lazarus* full of ſoares, yet the ſeruant of God, but the riche glutton ſhall lacke them for euer, and with hym as many as caſtyng of the ſeruice of God, addicte them ſelues wholie to ſynfull gaine. For what is it I beſeche you, if by Vſurie you attaine to the riches of Creſus, and yet looſe your ſoules? O peruerſe opinion! Thou haſte a marueilous care of this life, whiche God knoweth is but ſhorte, but of the life to come, whiche is euerlaſtyng, thou haſte no care at all. I therefore, if myne admonition maie dooe any good, earneſtly beſeeche you, and as many as thinke there is a righteous God, and beleue that a daie of iudgement will come, and certainlie perſwade themſelues of an other life after the leauyng of this, that thei will with ſpeede repente, that when the Lorde ſhall come on the ſodaine beefore they are aware, he maie finde them apparailed with the weddyng garment, not with a Diuels weede procured by Vſurie.

The Eccleſiaſticall puniſhement of Vſurers in olde tyme was this. Firſte, thei were reiected from the ſolemne Ceremonie of the offeryng. Secondlie, thei were barred from receiuyng the holie Communion. Third-

3. The Eccleſiaſticall punishyng of Vſurers.

lie, they were excluded out of Christian buriall. Which penalties though thei seemed verie greeuous, yet were thei verie necessarie. For, firste as touchyng the Ceremonie of the offeryng, or almes to the vse of the Ministers of the Gospell, and relief of the poore, it is to be knowen, that almes receiued of Vsurers is abhominable before God. For no Sacrifice (and liberalitie rightlie conferred vppon the poore, is à kinde of sacrifice) can please God, but suche as are well gotten, and procede from à pure mynde, and liuelie faithe. For this is moste true, that no woorke of man can please God, before the mynde dooeth please hym. And the mynde cannot please, excepte firste by the Spirite of Faithe, it humble it self before God. And this is confirmed by the saiyng of Esaie: *To hym will I looke*, saieth the Lorde, *whiche is humble and of à lowlie spirite, and doeth tremble at my woordes. To kill an Oxe* (without humilitie of spirite) *is no better than to slaie a man: To sacrifice à Sheepe, as to cutte à Dogges throate.* By these, to speake in à woord, the Prophet doeth signifie that all thinges are vncleane to the vncleane, and that nothyng can please God, whiche proceadeth not from the feare of hym, and is iustly doen of à righteous man.

Vsurers might not offer as other honest men did.

The almes of an vsurer is abhomination before the Lorde.

Liberalitie a kinde of sacrifice.

VVhat sacrifices please God.

Our mind muste please God, before any worke of ours can please him.

How it may bee knowen when the minde doth please God.

Esaie. 66.

2. Secondlie, the barryng of Vsurers from the holie Supper of the Lorde, was grounded vppō good reason. For what portion haue swine in the body and blod of Christ? what haue they to do with the bread of sonnes, whiche are bondslaues to Sathan? *Giue not*, saieth the Lord, *that which is holy vnto dogs. Cast not Pearls afore swine.* What, I pray you, haue they to doe at the table of the Lorde, whiche beyng fat with the foode of Sathan, that is, with Vsurie, are euer lustie? And therefore these Ministers of God whiche knowing them to bee Vsurers, will giue the moste blessed bodie and blood of the

Vsurers excluded from receiuing the holie communion.

Math. 7.

Lorde

Lord vnto them, doe not only wickedly communicate in their synnes, and thereby shall receiue sutch punishment as they doe, but also as much as in them is, they cast the bodie and blood of our sauiour into à most filthy and detestable sinke, for which let them bee assured they shall receiue eternall tormentes in hell.

Finally, the punishment of buriall was verie wisely appointed by our forefathers. And that shal he perceiue that will consider the cause, wherefore we honour the bodies of good menne with an honest pompe, at their buriall. But what is that cause? The hope of à glorious resurrection For it is meete, that suche bodies bee in semelie maner buried which in tyme we hope shall be conformed after the glorious bodie of our Sauiour Christe. For in beholdyng the bodies of good men committed too the graue, wee lifte vp our myndes too hym, whiche one daie, after the sounde of the *Archangel* shall saie: *Arise ye deade*. And beeyng risen shall beautifie them with immortall glorie. But now seeyng the vngodlie, among whom are Vsurers as cheefe, and the stipendaries of Sathan, firste of all shall rise againe, as *Daniel* witnesseth, to shame and euerlastyng confusion, what good man can iudge them worthie to haue buriall like the Sainctes of God? In the 15. Psalme hee is nõbred amõg the godly. *Who in his eyes despiseth a vile persone, and honoureth them that feare the Lorde* How therefore can he cause hym to bee buried in à christian, and honourable buriall whom he doeth abhorre? *Ieremie* foretelleth, that *à Tyran shalbee buried with the buriall of an Asse, and that by the iuste iudgement of God:* What shall wee decree by the same woorde of God concernyng Vsurers, whiche are more cruell than any Tyrannes?

3. Vsurers had no christian burial.

Of buriall.

VVhy Vsurers are not to be buried like Christians.

Ierem. 22.

The lawfull vſe

¶ The 10. Chapter.

The obiections whiche Vſurers alledge for them ſelues.

BVT what haue I doen? what enemies haue I gotten? Who will not ſpeake againſt this ſeuere diſcipline of the Churche? Who will not find gloſes to colour their vſury? *Many will ſaie* (through the ſuggeſtion of Sathan their Schoolemaiſter, whiche deceiued our firſte parentes) *that the Lawe of Moſes hath long ſince, by the commyng of Chriſte, been cut of, abrogated, and put awaie, and doeth nothyng at all pertaine to the people of God, whiche are at libertie, and diſcharged quite from the commaundementes of Moſes.*

The firſt obiection of vſurers.

The aunſwere.

Theſe maie ſeme to bee plauſible woordes, but ſure thei are horrible to à good conſcience. For thei whiche paint their couetouſneſſe vnder this colour, beeyng deceiued by their domeſtical *Eue*, their corrupt Nature whiche was miſerablie ſeduced by Sathan, wilfully deſtroy them ſelues, and by their owne Sophiſtrie are deceiued. For thei doe not rightlie conſider the commaũdement of Moſes, neither doe thei, as it would beſeme them, reduce the prohibition of Vſurie, to the Lawe of Charitie, whiche if thei would, thei ſhould plainly perceiue that if Vſurie be eſtabliſhed, Charity is baniſhed, whiche God will haue to continue for euer. Now therfore in aſmuche as Charitie neither in this life, nor hereafter ſhalbee put awaie, as muche as pertaineth too the precept and will of God, and obedience euermore due to theſame, who ſeeth not that Vſurie, whiche is cleane contrarie to Charitie, is condemned? But for aunſwere this

Where Vſurie is eſtablished, charitie is banished.

The law of charitie hath been from the beginning, and ſhall continue for euer.

this ſhall ſuffice, and the rather, becauſe aboue Cap.8. entreatyng of the cauſes wherefore Vſurie is vnlawfull, wee handeled this matter. And therefore without all controuerſie, thei ſhalbe verie naked whiche bring this leafe to hide their filthineſſe.

But they will perhaps except againe and ſaye, *No iniurie is doen to hym that is willing. Hee whiche humblie doth requeſt to borrowe mony of an Vſurer, doth promiſe to paye Vſurie, not compelled thereunto but of his owne accorde, and therefore the Vſurer whiche helpeth ſutche à man can not bee ſaide too violate the Lawe of Charitie.* A ſecond obiection.

The principle from whence this reaſon is taken, is doubtfull, becauſe it reſpecteth two meaninges, whereof one is true, and the other falſe. For euerie will is not voluntarie, and of it ſelfe, as it may be eaſely confirmed by examples. A wayfaring man, deliuereth indeede his treaſure of his owne accord vnto theeues, whiche hee would not doe could hee eſcape their ſworde. A Mariner caſteth his goodes into the ſea, and that willingly, but from whence proceedeth his will? Truelie not from à voluntary election, but through feare of making ſhipwracke. For therefore doth he caſte his marchandiſe into the ſea, leſte he and all ſhould periſh. Wherfore two euils being propoſed, he choſeth willingly that whiche ſeemeth leſſer in his iudgement. In like manner the borrower agreeth to pay vſurie and that willingly, and yet he would not ſo doe, except neceſſitie conſtrained him for the auoyding of à greater inconuenience. The aunſwere. Euerie voluntarie action is not without conſtraint.

Moreouer they obiect that families and Commonweales cannot be maintained without Vſurie. A third obiection.

I graunt the ſame in this corruption of the worlde, where all manlines is excluded. But from whence proceedeth that profite, whereby you ſaye that families The aunſwere.

and Commonweales are maintained? From Vſurie? Naye. For no goodnes in deede can be gotten by Vſurie, but rather a ſea of diſcommodities. But if happelie any good ſeemeth to come by Vſurie, that ſhould not be aſcribed to Vſurie, but rather to lending, whiche lending, if it were doen without Vſurie, would more profite families and commonweales.

Other obiectiõs you ſhall finde in the former parte of this booke cap. 9. pa. 23. b.

But you will ſay, *your words are ſpent in vain, in going about to call Vſurers, which are idolaters (for their mony is their God) into the right waie.* Though it be ſo (for like Adders they ſtop their eares at the preachyng of Gods worde, and heare nothyng with ſuche indignation as their Vſurie to bee cried out vppon. Their profite is ſo ſweete, that they had rather forgoe heauen, than goe without that. And hereof it is, that many which might liue well otherwiſe, forſake honeſt trades of liuing to liue in idleneſſe vppon Vſurie to the decaye of manye good houſes, and hurt of their commonweales) though they will not heare, I ſaie, yet is it our dueties to admoniſhe them, that at the leaſte they may thinke that the daie of the Lorde is at hande, and will ſodainly come vppon them then, at whiche tyme they ſhall render an accompt to an vpright iudge, whiche neither can bee corrupted with any excellencie of perſon, not deceiued by ſubtiltie of reaſon. And then they will confeſſe our counſaile to bee good, and bewaile their diſobedience to the ſame.

An obiection for all.

The aunſwere.

Remember the daie of iudgement ô ye worldlinges.

¶ The 11. Chapter.

The

The office and duetie of the Preachers in reprouyng Vsurie.

AS it belongeth to the Magistrate to punishe, so is it the parte of the preachers to reproue vsurie: to lift vp their voyces like Trompets, and to blowe abroad the horriblenes of this vice, and the hurt it doth vnto commonweales. Yet are thei to vse the wisedome of the spirite to their owne comfort, the profite of the Church, and the better aduauncement of the glorie of God.

Preachers are to vse the iudgement of the spirite in all their doinges.

First the should earnestly inueigh against all vnlawfull and wicked contractes, and shewe that no vniuste or cousening bargaine can stande with true religion: among such the matter of Vsurie should not most coldly or careleslie bee handled, but zelously.

1. All vnlawfull contractes are to be founde fault withall. The Gospell fauoureth no vnlawfull, or cousening contract.

Afterwarde they should with all diligence beware that rashly they do no reproue all contractes, which in their iudgement doe seeme vnlawfull, allowed by the magistrate.

2. All contractes whiche may seeme at the first vnlawfull, are not rashly to be reprehended.

Furthermore, let them, as muche as they may, amend all manifest errours in bargainyng by Ecclesiasticall discipline, and that not through any priuate malice, or affection, but with great counsaile and deliberation, lest that vntimely correction do more hurte than profite.

3. Preachers muste not reprehende through malice, but through the zeale of God.

Then, if they cannot reforme all abuses, which they shall finde in bargaines, let them take heede that they trouble not the Churche ouermuche, but commende the cause vnto God, and beg of hym that he would set to his helping hand.

4. VVhat Preachers should do when publike reprehension can take no place.

Last of all, let them with diligence admonishe the

ritche

How Preachers should deale with ritch men.

ritch men, that they ſuffer not theſelues to be entangled with the ſhewe of ritches, and that they takeheede, leſt beyng ſeduced by the ſubtile arguments of the ſeducing fleſh, they looſe their faithe, and fall into the ſnares of Sathan. And tell them withall that theſe wordes of Chriſt were not ſpoken in vaine: *It is an harde thing for à ritch man to enter into the kingdome of heauen.* Likewiſe they ſhould now and then tell them what is the true vſe of ritches, and how that Chriſt would therfore haue manie of his members to be poore, and in reſpect of others, miſerable, for à triall whether that men loue hym vnfainedly, and are willing to obeye his commaundements, or no.

An hard thing for a ritch man to be ſaued.

¶ The 12. Chapter.

Profitable admonitions for all dealers and occupiers in this world.

IT foloweth now finally, that wee giue (as we promiſed aboue, cap. 7.) certaine obſeruations, whiche beeyng diligentlie cõſidered of the vertuous, will profite, by the helpe of God, verie muche. The firſte, *Paule* ſaieth, 1. Timoth. 1. *The ende of the Lawe is loue, out of à pure harte, à good conſcience, and from a faith vnfained.* We ſaide aboue (cap. 8.) that Vſurie was therefore forbidden, leſte charitie among men ſhould be broken. This rule of *Paule*, firſt, will that charitie proceede from the pure fountaine of the harte. Therefore thou art to take heede, leſt while outwardly thou

1. The firſt admonition for occupiers in the world.

The tutchſtone of our outward actions.

thou pretendeſt the loue of thy neighbour, thine harte inwardly be vncleane, and ſo thy worke be odious and filthie. Secondlie, it requireth à good conſcience, that is, that before GOD thou maieſt truely ſaie, that in all thyne actions thou doeſt vnfainedly, and in deede ſeeke the glorie of GOD, and the profite of thy neighbour. Therefore let this rule of *Paule* bee euermore in mind, and ſerue for à touchſtone to examine all our actiõs by.

The ſeconde: Abſtaine from all apparance of euill, ſaieth the Apoſtle. This is à moſte neceſſarie rule. For it warneth not onely to auoyde thoſe thynges whiche are euill in deede, but alſo that wee abſtaine from al apparance of euill, that is, that wee ſhunne from dooyng that, whiche hath any ſhowe or likenes of euill. Whereby all coloured dealynges are forbidden, as well as manifeſt offendyng. 2. 1. Theſ. 5.

The third: Let your maners be voide of couetouſneſſe This precepte of ſainct *Paule* dooeth not onely belong to the mynde, that the ſame bee not prophaned with Idolatrous couetouſneſſe, but alſo to outward maners. For it would haue vs to liue ſo, that no man blame vs for couetouſneſſe. For where maners dooe accuſe the harte of couetouſneſſe, there vndoubtedly is neither pitie, nor faithe. Wherefore it is a godlie praier of kyng *Dauid: Incline myne harte ô Lorde to thy teſtimonies, & not to couetouſneſſe.* Here dooeth *Dauid* ſet obedience towardes God againſte couetouſneſſe, ſignifiyng that ſuche is their Nature, that where one is, the other cannot bee. If therefore the harte be infected with the contagion of couetouſneſſe, there cannot bee à ſincere Religion towardes God. If the couetous man ſhewe any obedience towardes God, it is but mere hypocriſie. But contrariwiſe, if the harte doe burne, and bee inflamed with the loue of God, and of his religion, couetouſnes 3. Heb. 13.

No pietie towardes God, where their is no charitie towardes our neighbour. Pſal. 119.

He whiche loueth mammon, little careth for religion.

The couetous Proteſtant, is but à diſſembling proteſtant

can haue no place. For what agreemente hath the Idoll of couetouſneſſe, with the temple of God? Therefore I would haue the godlie to beare in mynde this precepte of ſainct *Paule: Let your maners bee voide of couetouſneſſe:* and to praie with Dauid from the harte, *Incline my harte ô Lorde to thy teſtimonies, and not to couetouſnes*, whiche beyng dooen, as it ſhould bee, I doubt not but leſſe contention will ariſe about Vſurie.

4. A ſhame for Goſpellers to excell the verie Pagans in all wicked and vnlawful dealings.

The fourthe: *Paule* would haue all Chriſtians ſo to liue, that the Goſpell be not euill ſpoken of among the Gentiles. But certaine it is, that among the verie Turkes and all prophane people, Vſurie is abhorred. And therefore what will thei ſaie of Chriſtians, when thei ſhall heare that wee contende with the moſte vngodlie nations vnder the ſunne, and ſurpaſſe them in al vnlawfull dealinges? This vndoubtedlie ſhould moue the godlie rather to liue poorely, than to cauſe the name of God, and the Goſpell of Chriſt to be blaſphemed of the vngodly. It would rather become vs, through al examples of well doing, and godlines to winne them, that together with vs they might glorifie God, and be ſaued. But alas what is don? Vnder the outwarde ſhew of Chriſtianitie, we hide all Turkiſh, yea and diuiliſh impietie.

A good Chriſtian had rather al his life time to liue in extreame pouertie, than to obſcure the glorie of his profeſſion.

5. VVe may not offende the weake conſciences of any.

The fifte: Paule biddeth vs to auoide offence, leſte that the weake being offended at our dealinges, do fall. Neither is it his minde that wee abſtaine from thinges euill of themſelues, but alſo from thinges lawfull. It was lawfull for S. *Paule* through the libertie of a Chriſtian to eate fleſh, but what ſaith hee? *Afore I will offende my brother, I will neuer eate fleſhe.* And therefore ſuch is the duetie of the godly in deede, that they will not only beware of defiling themſelues by anie ſpot of ſinne, but alſo of geuing any occaſion, whereby the weake may fall, and iudge ſiniſterly of vs.

The fixte: We should bring vnto our mindes the excellencie of our calling. For certainly the name of a Christian is a glorious name. For a man borne of a noble and famous house to go about seruile and base busines, is shamefull; for so he staineth his house and stock from whence he came: muche more shamefull is it for the sonnes of God to defile themselues with thinges vnseemely, for thereby they shame their brethren.

6. The name of a Christian a glorious name.

The seuenth: we should feare lest our posteritie bee plaged for our couetousnes. For whosoeuer heapeth vp ritches for his heires by vnlawfull meanes, shall not escape punishment. For God, either doth take awaye their heires from them, that they may see their wickednesse and repent: or doth punishe the heires by casting them of, suffering them to rushe into sondrie vices, that sutch thinges as were vnlawfully gotten, may vnthriftely bee consumed, to the certaine destruction of the heires.

7. The children of the couetous commonly prosper not.

Couetous Parents haue prodigall children.

Finally: Let this cogitation come into minde: I see many tymes the children of poore and godly parentes to come to greate honour, and that without the helpe of ritches, for they had none, through the benefite of learning, wisedome, and vertue. Contrariewise, I see diuers whiche haue had greate possessions left vnto them by their predecessors, and yet are come to extreme pouertie, through their owne faulte: or, as painted tables, vnprofitable in a Commonweale, like the wooers of *Penelope*, and the Epicures hogs, borne to consume the fruite of the earth. This cogitation will make the vertuously disposed parentes to leaue their Children rather vertue and qualities, than ritches without vertue, whiche seldome commeth to good.

8.

¶ The .13. Chapter.

Of Almes.

Before wee come too the other ſortes of ciuile contractes, I thinke it not amiſſe in this place, hauyng alreadie ſpoken both of Godly, and alſo of vnlawfull lendyng, to ſpeake ſomewhat of Almes or free geuing. A thing neceſſarily required of euerie godly man. For it pleaſeth God (as aboue in this booke cap. 2. and in other places we haue often ſaide) to ſende the poore among vs, to trie whether we loue him like true children, and make account of his commaundementes or no. And, à nota le argument is it of vnfained pietie, if wee take pittie of the poore, the verie members of Chriſte, the ſonnes of God, heires of the ioyes of heauen aſwell as we. But for that I ſee many cauſes, as the loue of mony, the ignorance of Gods prouidence, hetheniſh miſtruſt, abuſe of the bleſſynges of God to vanitie, vnprofitable expences, and à lamentable want of naturall affection, whereby the poore are not pittied, I thinke it good in this place ſomewhat largely to entreate of Almes, both to ſhewe that we are bounde thereunto, and that the more willinglie we may diſcharge our dueties, and ſee vnto the poore more cherefullie. Wherefore I will firſte of all ſhewe how we ſhould begin to deale our almes, and what are the kindes thereof. Afterwarde I will recite the cauſes, whiche may prouoke the godlie to beſtowe their Almes. Then I will ſignifie with what mind one ſhould deale his almes, and withall I will preſcribe à manner of giuing almes. Laſt of all, I will ſhew what

Be merciſull, as your heauenly father is merciſull.

Thinges to be conſidered in this treatiſe of almes.

1.
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are the endes of true Almes, and the commoditie redounding to the mercifull.

¶ The 14. Chapter.

The kindes of Almes.

HE whiche would bee mercifull, ought to deale his almes firſte vpon hym-ſelf: ſecondlie vppon others. He beſtoweth his deuotion vpon him ſelf, that repenteth his olde and wicked life, and turneth vnto God. For no mercie (ſo doeth the woorde almes ſignifie) can bee extended of hym, whiche is not as yet vnder the mercie of God. Hetherto pertaineth that of *Auguſtine: If thou wilt giue thine almes, begin with thy ſelfe. For how can he be merciſull vnto others, whiche is cruell to hymſelfe?*

How a man dealeth his almes vpon hymſelfe.

The mercie, or almes whiche we muſte giue vnto others, is of two ſortes, ſpirituall and ciuile. The ſpirituall almes is to reclaime hym whiche wandreth from the flocke of Chriſte, and reduce hym into the right waie to eternall happines. No almes is more excellent, more profitable, or more neceſſarie than this. For as the ſoule is better than the bodie, ſo the almes whereby the ſoule is refreſhed, is fare more excellent than the almes, whereby the body is nouriſhed. And as euerlaſtyng ritches are to bee preferred before all the commodities of this life, whiche are but for à tyme: ſo the Almes whiche ſerueth to the attainyng of eternall life, is to be more eſteemed than the almes ſeruing but while wee

How we muſt beſtowe our almes vppon others.

The ſpirituall giuing of almes.

Iames. 5. are in this world. Sainct *Iames* doeth generally extoll this almes in theſe wordes: *Brethren, if any among you haue erred from the truthe, and is conuerted by ſome, let hym knowe that whoſoeuer hath conuerted à ſinner from going aſtraie, ſhall ſaue his ſoule from death, and ſhall couer the multitude of ſinnes.*

A ciuile giuyng of almes. The ciuile almes belongeth to the bodie, or this preſent life, to wit, when we being touched with compaſſion, do ſuccour the neceſſitie of any poore man.

VVe are bounde to cherishe and comforte both ſoule and bodie of the poore. Luke. 6. To both kindes of mercifulnes Chriſte by the example of his father doth adhort vs, when he ſaith, *Be ye mercifull, as your heauenly father is mercifull.* Let euery one beare this in minde, whiche thinketh God to bee his father.

¶ The 15. Chapter.

The cauſes mouing to mercifulnes.

1. THE cauſes whiche may incenſe the godlie to pitie towardes the poore bee many, eſpecially theſe.

Good children will imitate the vertues of their fathers. The firſte is Chriſtianitie it ſelfe, or the profeſſion of Chriſtian religion. For this doth require that wee excell in all good woorkes, and that we make of, and cheriſh one another as the members of one bodie whoſe head is Chriſte. When this is doen through faith in Chriſt, we ſtudie for Chriſtianitie in the feare of God, that is, to imitate the nature of God in deede. For becauſe God, whom by our profeſſion we are bound to imitate, is ritche in mercy, we imi-

How we are ſaid to be imitators of God. tatyng

tatyng his mercie, are ſaid after à ſorte to bee the imitaters of God himſelf. But as many as are not exerciſed in this imitation, they are Chriſtians onelie in name, Baſtardes, and no ſonnes of God. For none are the ſonnes of God, but ſutch as imitate the vertues of their father. Hetherto belongeth that ſaying of the Prophet: *If I be a father, where is myne honour?* But the cheſeſt parte of honour, whiche children can doe to their Parentes, is to imitate their vertues. Whoſoeuer deſireth to be glorified with the honour of à Chriſtian, let him place beefore his eyes this cauſe of mercifulnes and liberalitie, and take heede that he bee not carried awaie through examples of wicked men from this neceſſarie, and due ſeruice of God.

VVho are the ſonnes of God.

Malach. 1.

The ſecond is the commaundement of God, whereunto all creatures muſt be obedient. Ieſus the ſonne of Sirach maketh mention of this cauſe, ſaying: *Helpe the poore for the commaundemente ſake, and turne hym not awaie becauſe of his powertie.* And à little after: *Beſtowe thy treaſure accordyng to the commaundemente of the higheſt, and it ſhall profit thee more than Golde.* All the teſtimonies of ſcripture, which commende vnto vs the loue of our neighbour, doe aboue all require liberality towardes the needie. For this is the cheifeſt part of true charitie. Hetherto belongeth that of the Lorde: *I commaunde thee that thou open thy hande vnto thy needie brother.* He which contemneth this commaundement, how can he loue God? how can he feare hym? For ſo ſaieth *Iohn: whoſoeuer hath the goodes of this world, and ſeeth his needy brother, and ſhutteth his compaſſion from hym, how abideth the loue of God in hym?* And *Iob: Hee whiche taketh away compaſſion from his neighbour, hath caſt awaie the feare of the Lorde.* Whoſoeuer therefore doth purpoſe from his harte to ſerue and feare God, let hym

2.

Eccleſ. 29.

Liberalitie the cheifeſt parte of charitie.

Deut. 15.

VVhoſoeuer giueth not vnto the poore, loueth not God. Iohn. 3.

Iob. 6.

The duetie of à Chriſtian man.

him think that he oweth obedience to god commaunding. Of the wl iche *Micheas* spake after this manner: *I will shewe thee, ô man, what is good, and what the Lorde requireth of thee, namely to deale iustly, and to loue mercie, and to humble thy selfe to walke with thy God.*

3. The mercie of Christ towards vs miserable wretches.

The thirde maie bee the examples bothe of Christ, and his members. Christe became poore too make vs riche. And then againe, what doe we owe to the members of Christ? especiallie when he doth witnes hymselfe that *what soeuer is doen to the least of his members, is doen to hymselfe*? The holie fathers delighted in nothing so muche, as in cherishing the saincte̊s of God. *Abraham* doth humblie entreate straungers to abide, the better to extende forthe his liberalitie. *Lot* inuiteth Angels, supposing them to be poore traueilers. *Cornelius* the Courtier is said to haue spente his tyme in praier, and giuing of almes, whiche ascended into the heauens, as the Scripture witnesseth.

Math. 25. How redie the holy fathers were to relieue the poore.

Abraham. Lot. Cornelius. A notable example for courtiers to imitate.

4. The account which God maketh of almes deuoutlie bestowed. Matth. 9. Heb. 13.

The fourth is the dignitie and account whiche God maketh of our almes deuoutly conferred. *Prouerb. 21. To doe mercie and iudgement, is more gratefull to the Lorde, than sacrifice. Christ* hymselfe saieth: *I will mercie and not sacrifice.* The Apostle adhorteth *that we forget not to be liberall, and beneficiall: for in sutch sacrifices he saieth, God delighteth.* Sutch is the excellencie, sutche is the account before God of almes godly bestowed. It is preferred afore sacrifice: God is said to be singularly delighted therewith. This account whiche God maketh of our almes, ought mutche to moue the ritche men of this world, that they endeuour, according to the counsaile of sainct *Paule*, too bee ritche in good woorkes.

Almes better than sacrifice.

God is delighted with the almes giuen by his seruauntes.

5. VVho is our neighbour.

The fifte is our neighbour hymselfe. Euerie man as well the wicked as the godly is my neighbour, and that

firste

firſte by reaſon of creation: ſecondlie, becauſe of likeneſſe: thirdlie in reſpecte of humane ſocietie. And although this triple bonde, whereby all men are tied together, is à greate cauſe, why one ſhould benefite an other: yet is there a greater couplyng together of Chriſtians. For there is a common callyng of all Chriſtians, whereby we are called to the vnitie of the ſpirite in the bonde of peace. Secondlie, by the ſame Spirite of Chriſt wee are regenerate into the ſonnes of God: whereby wee haue all one Father whiche is God, and therefore are all brethren. Thirdlie, wee are members of the ſame miſticall bodie, whoſe head is Chriſte. Laſte of all, wee haue one and the ſame hope of euerlaſtyng life, and are all heires of eternall happineſſe in Chriſte our Lorde. I ſaie nothyng of that bonde, whereby all men in this worlde are debters one to an other. If this cauſe of liberalitie and mercifulneſſe were conſidered of many as it ſhould bee, thei would vſe leſſe couſenyng, and vnlawfull gaine, thei would not ſo muche ſpoyle the poore members of Chriſte, but make of, and cheriſhe their owne fleſhe. And therefore as often as wee ſee any through miſerie crauyng our aide, let vs I beſeche you, remember that ſaiyng of *Eſaie: Deſpiſe not thyne owne fleſhe.*

1.
2.
3.
How many waies chriſtians are linked together in nighnes or neighberhode.
1.
3.
2.
4.
Al men are detters vnto God, and euerie one oweth a dueti to another.
Eſaie. 58.

The fixte cauſe, is the ſondrie puniſhementes for ſuche as bee harde harted. The firſte is the wrathe of God, *Turne not awaie thyne eyes from the poore, becauſe of diſpleaſure.* The ſeconde is curſyng: In the ſame chapter of Eccleſi. it is thus written: *The praier of hym whiche curſeth thee in the bitterneſſe of his harte ſhalbee heard, and he will heare hym that made hym.* The third is to bee reiected when thou praieſt beeyng in neede thy ſelf: *He that ſtoppeth his eares at the crye of the poore, ſhall crie hymſelf and not be hearde.* An horrible puniſh-

6.
The puniſhements of the vnmercifull.
1.
Eccleſ. 4.
2.
3.
Prouerb. 21.

ment truely as maie bee: and no maruell though God heare not hym, because hee heareth not the sunne of God criyng in his members. The fourth is, to leese that wherewith God hath blessed thee. For it is written: Matth. 25. *From hym whiche hath not, shalbe taken awaie euen that whiche he hath.* And he is said not to haue, which vseth not his giftes and ritches to the glorie of God, and reliefe of the poore. Hetherto belongeth that saying: Prouerb. 3. *He whiche despiseth the praier of the poore, shall suffer pouertie.* 5. The fifte is the beggerie whiche the children of the couetous come vnto, or their filthie and wicked life whiche is more miserable than beggerie.

¶ The 16. Chapter.

Of the minde of the giuer, and the manner of giuing almes.

I Haue spoken of the punishmente of them whiche are cruell towardes the poore, and that not out of Philosophie, whiche may erre, but out of the woorde of God, whiche can not deceiue. Hee which shall contemne these, shall fall, ere long bee, into the seuere iudgement of God. Now are wee to speake of the affection or minde of hym which giueth almes, and of the manner how he should bestowe the same.

1. A giuer of almes must take heede of hypocrysie.

2. Vainglory.

A giuer of almes should auoyde two vices, as Christ willeth, *Math. 6.* and they are *Hypocrisie*, and *Vaine glory*. For these two vices like the Plague, or poyson are verie infectious. Where hypocrisie is, there is no faithe:

where

where vainglorie is, there can bee no loue, or feare of God. Therfore we ſhould in giuing of almes carie with vs à loue of GOD, charitie towardes our neighbour, ſimplicitie and cherefulnes. For theſe affections, as it were with à celeſtial ſalte, do make our almes to ſauour moſt ſweetelie before the Lorde. Beſides, à merciſull man ſhould not be deſtitute of faith, whereby he knoweth that his almes doe pleaſe God, and alſo perſwadeth himſelfe that the care of God is ſutch ouer his choſen ſeruauntes, that he will not ſuffer them to wante thinges neceſſarie for this life. And becauſe he requireth at our handes that we helpe others, and hath promiſed à reward, wee ought euen for Gods ſake to doe good, and againe to loke for helpe from God through faithe.

There is no faith, where hypocriſie is.
There is no feare of God, where vaineglorie doth abide.
The affections that ought to be in à giuer of almes.

In the manner of giuing our almes, wee ſhould conſider firſte the quantitie, accordyng to the counſaile of *Tobias*, whiche ſaieth: *If thou haſte muche, giue plentifullie: if thou haſt little, diſtribute cherefully*: Secondly, Equalitie, that thou of duetie beſtow thy almes on the poore, and that hee thankefully receiue the ſame, with wiſhing well vnto thee: Thirdly, cherefulneſſe of mind, as it is in the 2. Cor. 8: *If thou haſte à willyng mynde, it is accepted, accordyng to that à man hath, not accordyng to that he hath not*: Fourthlie, à difference muſt be put betwene ſtraungers, and thoſe of the houſehold of faithe, as the counſaile of *Paule* is: *While wee haue tyme let vs doe good vnto all, but eſpecially vnto them whiche are of the houſholde of faithe*, that is, to them whiche by faith are the ſeruauntes of God: finally poſſeſſion, according to the ſaiyng of *Salomon*: *Let thy fountaines runne out, but bee thou maiſter of them.*

1. In the manner of giuing almes what is to bee reſpected. Tob. 4.
2. The poore when they are releeued muſt be thankefull.
3.
4. Gal. 6.
5. Prouerb. 5.

The 17. Chapter.

The endes, and fruite of almeſgiuyng.

HE laſte thing that we promiſed too ſpeake of in thys treatiſe of almes, was concernyng the fruite and ends of ſeeyng to the poore. And although both the ends and fruite of almes deuoutly cõferred, may eaſely bee ſeen by thoſe thyngs which haue been ſaid, yet the better to ſtirre vp the mindes of the well diſpoſed readers to this neceſſarie, good, and holie woorke, I will allege ſomewhat concerning the endes and fruites of ſutch almes.

1. The endes are foure. The firſt is to relieue our needy neighbour, and to refreſhe the members of Chriſt. The ſecond, to prouoke others to mercifulnes towardes the poore, according to that of *Paule*: *your zeale hath prouoked manie*. The thirde, to teſtifie our faith, and feare of God. For the workes of charitie are witneſſes that wee feare God, whoſe commaundement wee obeye. The fourth to glorifie God.

The endes wherfore wee ſhould beſtowe our almes.

2. Corinth. 9.

2.

3.

4.

Diuers and manifolde is the fruite coming by liberalitie towardes the poore. *Paule* witneſſeth, *that it will come to paſſe that ſuch as haue been liberall, and releeued the poore, ſhall proſper in euerie good woorke*. For ſo it pleaſeth the Lorde, to recompence obedience towards hym with newe graces. And this it is whiche the Lorde ſaieth, *God will reward thee openly*.

The manifolde fruite whiche cometh by liberalitie towards the poore. 2. Corinth. 9.

Matth. 6.

Dauid ſaith: *Bleſſed is he whiche conſidereth the poore and needie, in the euill daie God ſhall deliuer hym.*

Pſalm. 41.

Salomon ſaith: *He which hath mercie vpon the poore, lendeth vnto the Lorde.*

Prouerb. 19.

Paule

Paule saieth: *He whiche soweth pentifullie, shall reape plentie.*

Esaie saieth: *If thou poure out thy soule to the hongry, and dost repleniſh the troubled spirit, then shall thy light spring out in the darkenes, and thy darkenes shalbe as the noone daie.* Esaie. 58.

The *Preacher* saieth: *Laye vp thine almes in the bosome of the poore, and it shall deliuer thee from all affliction, &c. It shall fight for thee againſt thine enemies, better than the shield of a Giant, or Speare of the mightie.* Eccles. 29.

All whiche places, together with this my discourse, as my selfe haue noted, and I wish the discreete reader diligently to marke, are to be vnderstoode of suche almes as procede from an vnfained faith in the merites of Christe, otherwise it may be thought (which is fartheſt from my mynde) that I agree with the Papistes whiche make almes meritorious without Christe, and without faith, which is an errour.

¶ The 18. Chapter.

Of Commodation.

COmmodation followeth, which is a kinde of lending wherby a thing lent is not his owne properlie for euer that hath borrowed it, but for a tyme, and is afterwarde restored againe. It is called Commodation, becauſe the thing borrowed doth bryng some commoditie vnto hym whiche borrowed the same. This kinde of contract should bee without fraude, as well in the lender, as in the receiuer, and should agree with the rule of charitie.

Commodation what.

VVherefore called Commodation.

¶ The 19. Chapter.

Of lettyng forth to hire.

VVhat is to be conſidered in hiring and lettyng out.

THE contract of hiring, and letting out for money, ſhould be ordered according to the cuſtome of tyme and place, but ſo that it ſwarue not from the lawe of charitie. Hee therfore whiche letteth out the vſe of his goods, or his labour, accordyng to the cuſtome of the realme, and other circumſtances, may lawfully aſke a recompence of him which hireth it. And he which wil not pay, dealeth iniuriouſly.

Implantation.

Hethertoo mee thinketh belongeth that contracte whiche the Ciuilians call Implantation, becauſe they whiche hire barren fieldes are bounde too make them better by their labour, and paye to the Lordes a certain yerely rent for them, the title for all that remainyng to the letter of them out.

¶ The 20. Chapter.

Of the contract of ſocietie.

The contract of ſocietie what.

IN the contract, which men call, of ſocietie, that is, where one laieth out mony onely, another beſtoweth onely his labour: or one mony and labour, another either money or labour, or both put their labour and mony but not a like, this foundation muſt bee diligentlie maintained, *Doe not that vnto another, whiche thou wouldeſt another ſhould not do*

vnto

vnto thee. He whiche contrarie to this foundation will deceiue his partner, is vniuſt, and à breaker of the lawes of brotherhood.

Therefore to conclude, the godly in this, and in all other bargaines may ſafely followe this rule: *Euerie contract allowed by the lawfull magiſtrate, whiche hath the cheife auctoritie, is to bee vſed of Chriſtians, if ſo bee it bee not contrarie to the lawe of nature, or commaundementes of God.* And therefore the godly may as well without any offence of God deale in them, as they may enioye the elementes whiche are common to all, good and bad.

A rule to be obſerued in all honeſt contractes and bargaines.

¶ The 21. Chapter.

¶ Of Churche gooddes.

IS it lawfull for heires to demaunde againe the gooddes whiche their fore-fathers beſtowed vppon the church, frō the celebratyng of Maſſes, the Maſſes beeyng not vſed, but altogether abolished? We muſte as-well reſpecte the mynde, as the wordes of the Teſtatour. The laſte woordes were that his gooddes or landes ſhould ſerue to the maintenaunce of Maſſes, whiche being wicked, are to the greate commendation of godlie Princes, cutte of. The mynde was to maintain the ſeruice of God. Accordyng therefore to the mynde of the Teſtatour, whiche was good, and deuoute, the gooddes ſhould bee transferred to the true ſeruice of GOD, whiche afore were giuen to the celebration of the

A queſtion.

The aunſwere.

the Maſſe.

An obiection. But thei obiecte, that *In many of their deedes, this clauſe is expreſſed: If ſuche cuſtome of Maſſyng or Synegyng ſhall ceaſſe, let the heires haue auctoritie to take awaie thoſe goodes, or poſſeſſions which their auncestours haue giuen to the maintenaunce of Maſſes, &c.*

The aunſwere. Thei whiche gaue ſuche gooddes to the Church erred in the particular, and not in the generall. The particular is the celebration of the Maſſe: the generall is the honour of God. The heires therefore hauyng learned a better leſſon, ought to amende the faultes of their progenitours, and conuert that thing to the due honour of God, whiche was beſtowed to the prophanation of his diuine ſeruice. Yea, rather I thinke it the parte of magiſtrates to doe ſoe, for the better auoyding the infatiable couetouſnes of particular men.

Flora. *Flora* a notable ſtrompet of Rome, bequethed her ſubſtance (whiche was verie greate) to the maintaining of a goodly ſhewe euery yere at Rome. But the ſame Cato. being aboliſhed through the greate wiſedome of *Cato* the Cenſor, whiche could not abide the filthy behauour and vnſeemely geſtures vſed in the ſame, the heires of *Flora* demaunded againe the goodes whiche *Flora* had beſtowed. But the *Senate* of Rome did moſte wiſely aunſwere, that thoſe goodes ought not to return to the heires, but the minde of *Flora* ſhould bee reſpected whoſe laſt will was, that her gooddes bequeathed, ſhould ſerue to the benefite of the Romane Commonweale. For *Flora* erred not in the generall, though ſhe did in the particular. And therefore to obſerue the generall, the Senate of Rome did moſte wiſely decree, that the gooddes ſhould not bee reſtored to the heires demaunding them, though thoſe playes were not vſed. In like maner Legacies bequethed to the celebration of

Maſſes,

Masses, are not to bee restored to the heires of the giuers, though Massyng dooe ceasse, but are to bee conuerted to the generall, to maintaine the Churche of God, that is, to helpe the Preachers, the Poore, the keepers and defendours of the Churche. Thei should not serue to the pleasure of menne, but to the necessities of the Churche. And that is the iudgement also of *Bartolus*, an excellent Lawier, whiche in his Commentaries concernyng Masses, vppon the lawe, *About that which is bequethed to a Citie*, hath these wordes in effect: *If a Testator haue left an hundred poundes for the singing of Masses, which Masses cannot be song because of some prohibition, that thyng giuen ought to bee conuerted to some other vse.* The generall sentence hee set doune a little afore, in these wordes: *If the Testator adde a manner, or condition which is impossible (by reason of the prohibition) for some lawfull and honest ende, then if it maye not be fulfilled according to his wordes, it is to be conuerted to some other lawfull vse.*

The iudgement of Bartolus an excellent Ciuilian vpon this question.

¶ The 22. Chapter.

The greeuousnes of their synning whiche take away the gooddes of the Churche.

THey whiche spoyle the Church of her gooddes, doe violate both the commaundementes of God. For they are against God, wicked, and against the Churche and the members thereof vnmercifull. For they both sacrilegiously vsurpe whiche was giuen to the seruice of God, and cruellie bereue

Spoylers of the Churche are breakers of both tables.

the poore Christians of liuyng. *Cicero affirmeth that he doth more greuously offende that robbeth the common treasurehouse, than he whiche stealeth the gooddes of a priuate man.* By whiche reason they are proued moste hainously to synne, whiche occupie the gooddes of the Churche against all iustice. The Lorde doth condemne all them, whiche giue not of their owne to the poore: and shall we thinke that sutche can escape, whiche take from the poore? Hee is damned by the worde of God whiche doth not paciently suffer an iniury, then can he auoide à plague which doth offer iniury to the Church of Christ? God is not deceiued by Sophistrie, nor will receiue any wicked excuse. Howsoeuer these Churche-robbers turne themselues, they can neuer escape from gilte of the eight commaundement. For God in saiyng, *Thou shalt not steale*, doth forbid that we take any thing from any person by violence vnder the pretence of equitie. And although many at this day doe by violence enioye Ecclesiasticall liuinges, and possesse them sweetely as they suppose, yet they carie about them à conscience, which notwithstanding it remaine without any sense securely, as it were seared with an yrõ, yet one daie for all that, in the hour of death awaked, as it were out of slepe, it shalbe in stede of à thousand witnesses, and shall more greuously afflict the harte, than any torment outwardly can doe. Then they shal well perceiue that *Esaie* said not in vaine: *Woe be to thee whiche spoylest, shalt not thou be spoyled thy selfe? and to thee whiche despisest, shalt not thou be despised thy selfe? whẽ thou hast made an ende of doyng wickedly, euill shall come to thee.*

An expofition of the eight commaundement.

Church robbers scape not scotfree in this life.

A giltie conscience as good as a thousande witnesses.

Esaie. 33.

Theſe felowes thinke they are out of Danger, beecause they presently feele not the heauie hand of God, & yet they might by the exãple of the *Iewes*, learne, that the lord wil punish their sacrilege at the length, though hee

The punishment of the Iewes.

hee ſuffer them à while, for their amendment. The people of Iſrael contemned the woordes of the Prophetes, but the meaſure of their ſynnes beyng full, they were vtterly deſtroyed: In theſe dayes the woorde of God doth ſound in all our eares, & yet notwithſtandyng we ſlepe ſecurely without repenting, but our ſynnes being ripe, the Lorde will alſo poure out his heauie diſpleaſure vppon vs, and then it will come to paſſe whiche *Ieremie* did foretell: *Like à theefe taken in theft, ſhalt thou be confounded.* Wherby the ſpirite of God doth ſignifie, that it will fall out, that ſuch ſhall ſuſtaine euerlaſtyng tormentes, whiche, making but à ſporte at the preaching of the worde, thinke all thinges lawfull whiche the luſte of the fleſh doth like of.

The longer the Lord forbeareth from puniſhing, the more intollerable is the puniſhment when it cometh.

¶ The. 23. Chapter.

A queſtion about the right vſe of Eccleſiaſticall ritches.

BEcauſe Eccleſiaſtical ritches haue beene à long while abuſed, it is vppõ good conſideration demaũded, what is the true and lawfull vſe of them, and vppon whom they are to bee conferred? For euerie one which weareth an hoode, & can buzze out à baſe in the Churcli, or can vnderſtande the Latine tongue, is not worthy too enioye ſuche goodes, as many haue erroniouſly ſuppoſed à long tyme. But wee muſte harken to the holy Fa-

The iudgement of Gratian concernyng the right vſe of Eccleſiaſticall ritches.

thers, whoſe iudgements haue been right in theſe matters. *Gratian* alleging the iudgement of *Auguſtine*, doth witneſſe, that the Rentes and Ritches of the Churche ſhould be diſtributed into four partes.

1. *The firſt whereof ſhould be giuen to the Biſhop and his family, not to maintaine pride & riot, not to buye chaines, or ringes of Golde, not to keepe greate horſes, and courtly traines, but for à neceſſarie and honeſt ſuſtentation, and for hoſpitalitie, leaſt that he beeyng deceaued and caried awaie by the vanitie of ritches, doe forget his duetie, as it is well knowen hath come to paſſe in this Realme.*

2. *The ſeconde parte ſhould be conferred on the clergie, whereof I make three degrees. In the firſte are teachers and learners, which muſte bee maintained leſte through neede they forſake their calling. In the ſeconde are weake and olde men, which muſt be releeued becauſed they cannot labour. In the thirde, are ſuche as by their paynes deſerue to be maintained.*

3. *The Thirde ſhould be reſerued for the poore, ſuche as are poore in deede, and haue liued honeſtlie, as for others they are vnworthy to be nouriſhed with the goods of the Churche. Let them beg.*

4. *The fourth ſhould bee employed to the repairing of Churches, and houſes fallen in decaie.*

This ſentence of *Auguſtine* is à godly and à true partition of Eccleſiaſticall ritches. Hee will not haue houndes and harlots to bee maintained; hee will not haue idle perſons to bee cheriſhed; hee will not haue ſwarmes of Monkes, moſt vnprofitable drones, to deuoure vp the welthe; hee will not haue traſhe and idle wordes to bee ſolde for the treaſure of the godly, but he requireth à iuſte diſtribution accordyng to the proportion of Geometrie, whiche hath regarde both of the office, and alſo of the labour of aſſigning ſtipendes.

And

And although I allow this iudgement of *Augustine* aboute the bestowyng of Churche gooddes, yet this I adde vppon good reason. Firste, because ciuile auctority agreeth not vnto Bishops, it is lawfull for godly kings and princes to take to themselues Lordships, rule, ciuile iurisdiction, traines of Bishops, so that they conuert them to the maintenaunce of the Church: that is, godly kinges and princes may enritche themselues with these thinges, that they may haue wherwith both to defend their states against their enemies, and shewe themselues liberall towardes godly exiles, or suche as haue deserued well of the Churche and commonweale.

Ciuile auctority belongeth not vnto spirituall men.

That Ciuile gouernment is not meete for Ecclesiasticall persons, it may be confirmed by sutche places of Scripture as put à differēce betweene the ministerie of the Gospell and ciuile gouernment. *As my father sent mee* (saieth Christe) *so sende I you. My kingdome is not of this world. The kinges of the Gētiles reigne ouer them, but ye shall not doe so. The weapons of our warfar are not carnall.* But the Papistes obiect that certaine prouinces were giuen to the Romane Bishoppe of *Constantine*. If wee graunt this to bee true, whiche is moste false, yet though that power was giuen to *Silnester*, it was not lawfull for hym to receiue it beyng à spirituall man, and to deliuer it to his successors. Because euerie one ought to doe the dueties of his calling, accordyng to that of *Paule: Studie to bee quiet, and to medle with your owne busmesse.*

Iohn. 20.

Luke. 22.

2. Cor. 10.

An obiection of the Papistes. The aunswere.

1. Thes. 4.

The Bishoppe ought to preache, the Kyng to gouerne, and to guide Armies, to prouide quietnes for the bodies of his people. These thinges therefore are not to be committed to à Pastour, but let euerie one in his callyng be mindefull of this rule: *Looke vnto your owne busines.* Again, *Let euerie one walke according to his calling.*

The duetie of a Bishop. The office of a Kyng.

Necessarie rules to be remembred of all men.

ling. Again: *do thoſe things faithfully which are cõmitted vnto thee.* The ſaiyng therfore, *but it ſhall not be ſo with you,* ſhould not onely be vnderſtoode thus, that Chriſt giueth not ciuile power to the miniſters, but alſo that it be not takẽ or exerciſed of him that is in the miniſterie.

An aunſwere to an obiection of the Papiſtes.

The Papiſtes in obiecting the aunſwere of Chriſt to the ſaying: *Beholde, here are twoo ſwordes,* doe ſufficiently declare that they deale ſophiſtically, and ſubtilie. For when he aunſwereth that it is enough, he ſheweth the complaint concerning the twoo ſortes of enemies. It is enough that the ſwordes both of the high Preeſts and of Pilate are drawen againſt you. Hereof without all controuerſie is concluded, that Ciuill gouernement is vnmeete for Biſhops and Paſtors.

A godly Prince will not ſpoyle, but maintaine the Churche.

Moreouer, where as yet the reuenues of the Church are plentifull, and where they are well ſeen vntoo by them aboue mentioned, à godly prince or king like à faithfull ſtewarde and Nurſe of the Churche, ſhould haue à conſideration of ſutch gooddes as remaine, and eſpecially prouide, that they bee not waſted, or poſſeſſed by idle fellowes, ſutche as neither haue, neither can, nor will do any good to their countrie, or Church. For as à king is the defendour of other gooddes of his people, ſo ought he be the maintainer of Eccleſiaſticall ritches. And as it is the duetie of à kyng, if à citie doe abuſe their common ritches, to prouide that they bee more profitablie beſtowed: ſo ſhould the ſame Kynge conuert ſutch Churche gooddes whiche were abuſed in ſuperſtition, to other good endes. But yet let euerie one take heede, leſte, vnder the pretence of godlines, he conuert ſutche goods of the Churche either vppon vile perſons, or vnto wicked purpoſes. Which God graunt, to whom be all prayſe aſcribed now and for euermore.

FINIS.

Imprinted at London
by Iohn Kyngston, for
Andrew Maunsell.

[illegible] amendorā [illegible]
[illegible] gratia do commendo

[illegible]

[illegible]

[illegible]

[illegible] humble and my verey good Lord
[illegible] commend [illegible]
kindest